



ASSURANT

Employee  
Benefits

# Heritage Series Show & Tell

## Meet the Taylor family...

The Taylors' believe that maintaining their dental health is important, so they visit their dentist regularly. Compare the cost of the Taylor family's dental treatments as Assurant Employee Benefits\* plan members, versus what they could pay if they did not participate in the plan. **See the potential savings — \$2,347!** When you enroll in an Assurant Employee Benefits plan, the treatments you receive from your Plan Dentist will be provided at a reduced fee, called a copayment.

The bottom line is, Assurant Employee Benefits may save you money. And although this example is for illustrative purposes only, the money you may save is real.

Dental Treatment	Cost with Assurant Employee Benefits <sup>1</sup>	Average Retail Charges <sup>2</sup>
<b>For the Entire Family</b>		
2 Examinations (1 every 6 months - Family)	\$ 0	\$ 288
1 Set Bitewing X-rays - 2 films (per Child)	\$ 0	\$ 64
1 Set Bitewing X-rays - 4 films (per Adult)	\$ 0	\$ 94
2 Routine Cleanings (1 every 6 months - Children)	\$ 32	\$ 200
2 Routine Cleanings (1 every 6 months - Adults)	\$ 32	\$ 280
<b>Mr. Taylor</b>		
1 Tooth-colored Filling (2 surfaces, posterior)	\$ 90	\$ 163
4 Quadrants Periodontal Scaling and Root Planing	\$ 312	\$ 752
<b>Mrs. Taylor</b>		
1 Tooth-colored Filling (1 surface, posterior)	\$ 80	\$ 125
1 Root Canal (bicuspid)	\$ 223	\$ 676
1 Crown (porcelain to high noble metal)	\$ 280**	\$ 866
<b>The Taylors' son</b>		
2 Silver Fillings (1 surface each)	\$ 46	\$ 200
1 Extraction (single tooth)	\$ 23	\$ 84
<b>The Taylors' daughter</b>		
2 Sealants	\$ 36	\$ 82
<b>Annual Family Prepayment Fee<sup>1</sup></b>	\$ 373	N/A
<b>One Year Out-of-Pocket Cost</b>	<b>\$1,527</b>	<b>\$3,874</b>

Potential Annual Savings with Assurant Employee Benefits

**\$2,347**

The costs and services presented are examples and may not reflect your actual experience in an Assurant Employee Benefits plan.



Need more convincing that Assurant Employee Benefits may save you money? A sample of some common dental treatments appears below. In this sample, we show your potential savings **with** our coverage versus what you might pay for the same service **without** dental coverage. Actual savings will depend on the treating dentist's normal retail charges. Compare the costs below and see the savings!

Dental Treatment	Copayments with Assurant Employee Benefits <sup>1</sup>	Average Retail Charges <sup>2</sup>	Dental Treatment	Copayments with Assurant Employee Benefits <sup>1</sup>	Average Retail Charges <sup>2</sup>
<b>Appointments</b>			<b>Root Canals</b>		
Office Visit	\$10	N/A	Anterior	\$135	\$577
Periodic Oral Evaluation	No Charge	\$36	Bicuspid	\$223	\$676
<b>Diagnostic Dentistry</b>			Molar	\$285	\$858
Complete x-ray series, including bitewings	\$10	\$103	<b>Periodontics</b>		
Bitewing X-rays - 2 films	No Charge	\$32	Periodontal scaling and root planing, per quadrant	\$78	\$188
Bitewing X-rays - 4 films	No Charge	\$47	Full mouth debridement	\$83	\$118
Panoramic Film	\$8	\$83	<b>Dentures</b>		
<b>Preventive Dentistry</b>			Complete denture - upper	\$375**	\$1,008
Routine Cleaning - Adult	\$8	\$70	Complete denture - lower	\$375**	\$981
Routine Cleaning - Child	\$8	\$50	Partial denture - upper	\$393**	\$739
Application of Fluoride	No Charge	\$27	Partial denture - lower	\$393**	\$814
Oral Hygiene Instruction	No Charge	\$35	<b>Oral Surgery</b>		
Application of Sealant, per tooth	\$18	\$41	Single tooth extraction	\$23	\$84
Fixed Space Maintainer	\$100	\$249	Removal of impacted tooth		
<b>Fillings / Crowns</b>			Soft tissue	\$85	\$247
Silver Fillings			Partial bony	\$110	\$316
one surface	\$23	\$100	Complete bony	\$133	\$368
two surfaces	\$28	\$123	Complete bony, with complications	\$170	\$432
three surfaces	\$40	\$148			
Tooth-colored Fillings					
one surface, anterior	\$43	\$114			
two surfaces, anterior	\$55	\$123			
three surfaces, anterior	\$68	\$168			
one surface, posterior	\$80	\$125			
two surfaces, posterior	\$90	\$163			
three surfaces, posterior	\$100	\$199			
Crowns - porcelain to high noble metal (cost of precious & semi-precious metal is additional)	\$280**	\$866			

<sup>1</sup>Based on Assurant Employee Benefits average copayments and prepayment fees.

<sup>2</sup>The Average Retail Charges were determined by Assurant Employee Benefits claims analysis for the year 2006. The Retail Charges represent a mean average rounded to the nearest dollar.

*This summary is provided for comparison only. Actual savings may differ. Plan limitations and exclusions apply. Issued contracts determine all rights and benefits. Please contact your Assurant Employee Benefits sales representative for costs and complete details of plan. Plan Dentist and Plan Specialist may not perform all services listed. Availability of Plan Dentists and Plan Specialists varies depending on location.*

\*Products and services marketed by Assurant Employee Benefits are underwritten or provided by one or more of the following companies: Union Security Insurance Company, DentiCare of Alabama, Inc., United Dental Care of Arizona, Inc., Union Security DentalCare of Georgia, Inc., United Dental Care of Missouri, Inc., Union Security DentalCare of New Jersey, Inc., United Dental Care of New Mexico, Inc., UDC Ohio, Inc., United Dental Care of Texas, Inc.

\*\*Lab fees may apply.

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