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truassure.com

TruAssure dental plans are offered in association with DenteMax dental networks. TruAssure Insurance Company does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.



truly helpful.
truly affordable.

Individual and Family Insurance





Truly hassle-free. Truly affordable. Truly comprehensive dental benefits. **TruAssure is truly the best option** to help individuals and their families keep their teeth as healthy as possible.

TruAssure™ makes dental coverage as easy as possible. Our dental plans give you and your family the oral health care you need at a price you can afford – and we make it hassle-free!

TruAssure dental plans are available in many states across the nation. Visit truassure.com to see what plans are available in your state.

Why is dental care so important?

It's not just about keeping your smile looking good. Good oral health makes speaking, eating and drinking effortless, and your oral health is a vital part of your overall well-being. The fact is, regular cleanings don't just protect your teeth and gums better than you can do by yourself – a dental exam offers a view into your overall health.

Preventive dental services prevent oral health problems that can affect the rest of your body, and catch other issues before they turn into time consuming and expensive problems. Plus, dentists can spot symptoms of more than 120 other diseases – like diabetes, heart disease, kidney disease and certain cancers. You might not notice these early signs, but your dentist and hygienist will. That's why it's so important to have regular dental exams and cleanings. When you have dental insurance, you're more likely to get the dental care you need. That's why our plans have rich coverage for preventive services – and why we make them so affordable and hassle-free.

Summary of Coverages

In-Network & Out-of-Network

Annual Maximum

\$1,000

Deductible

- \$50 per individual
- \$150 per family

Preventive Services (Coverage A)

- Exams
- Cleanings (three per year)
- Bitewing X-rays
- Fluoride treatment (under age 14)
- Space maintainers (under age 14)
- Sealants (under age 14)

Plan pays 100% after deductible

Basic Services (Coverage B)

- Fillings (posterior composites covered)
- Simple tooth extractions
- Gum disease treatment
- Root canals

Plan pays 50% after deductible

Major Services (Coverage C)

(12-month waiting period)

- Denture relines and rebases; adjustments
- Special restorative
- Crowns
- Complete and partial dentures
- Fixed bridge work
- Surgical tooth extractions

Plan pays 50% after deductible

The Max Savings plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. Both in-network and out-of-network services are paid off the PPO fee schedule.

*All plans not available in all states. Visit truassure.com to see what plans are available in your state.

*For Minnesota residents: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota residents only.

*For Pennsylvania residents: The waiting period for Major Services (Coverage C) is 30 days for the Max Savings plan for Pennsylvania residents only.

PLAN DESIGN SUMMARY

TruAssure Individual and Family Dental Plans*

Choice

Summary of Coverages	In-Network & Out-of-Network	In-Network & Out-of-Network	In-Network & Out-of-Network
	Year 1	Year 2	Year 3
Annual Maximum Options	<ul style="list-style-type: none"> \$1,250 \$2,000 \$3,000 	<ul style="list-style-type: none"> \$1,250 \$2,000 \$3,000 	<ul style="list-style-type: none"> \$1,250 \$2,000 \$3,000
Deductible	\$100 lifetime per person	\$100 lifetime per person	\$100 lifetime per person
Preventive Services (Coverage A) <ul style="list-style-type: none"> Exams (two per year) Cleanings (three per year) Sealants (under age 14) 	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 100% after deductible
Basic Services (Coverage B) <ul style="list-style-type: none"> Simple tooth extractions Fluoride treatment (under age 14) Bitewing X-rays Space maintainers (under age 14) 	Plan pays 40% after deductible	Plan pays 55% after deductible	Plan pays 80% after deductible
Major Services (Coverage C) <ul style="list-style-type: none"> Denture relines and rebases; adjustments Special restorative Crowns Complete and partial dentures Fixed bridge work Fillings (composites covered) Gum disease treatment Root canals Surgical tooth extractions FMX or Pano X-rays Teeth whitening (lifetime max. \$100) Implants (subject to lifetime maximum \$500 and annual maximum \$250) 	Plan pays 25% after deductible	Plan pays 35% after deductible	Plan pays 50% after deductible
Major Annual Maximum The major annual maximum only applies to Coverage C. TruAssure will pay for major services up to the major annual maximum for each benefit year. **Denotes correlating annual maximum option selected for the plan. For example, if the \$1,250 annual maximum option is selected, then the \$500 major annual maximum applies to the plan.	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,000 (\$2,000**) \$1,500 (\$3,000**) 	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,000 (\$2,000**) \$1,500 (\$3,000**) 	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,000 (\$2,000**) \$1,500 (\$3,000**)

The Choice plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are paid based on the 70th percentile of reasonable and customary fees (70th R&C).

*The Choice plan is not available in Ohio. All plans not available in all states. Visit truassure.com to see what plans are available in your state.

*For Minnesota residents: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota residents only.

PLAN DESIGN SUMMARY
TruAssure Individual and Family Dental Plans*

Choice Plus

Summary of Coverages	In-Network & Out-of-Network	In-Network & Out-of-Network	In-Network & Out-of-Network
	Year 1	Year 2	Year 3
Annual Maximum Options	<ul style="list-style-type: none"> \$1,250 \$2,500 \$5,000 	<ul style="list-style-type: none"> \$1,250 \$2,500 \$5,000 	<ul style="list-style-type: none"> \$1,250 \$2,500 \$5,000
Deductible	\$100 lifetime per person	\$100 lifetime per person	\$100 lifetime per person
Preventive Services (Coverage A) <ul style="list-style-type: none"> Exams (two per year) Cleanings (three per year) Sealants (under age 14) 	Plan pays 100% after deductible	Plan pays 100% after deductible	Plan pays 100% after deductible
Basic Services (Coverage B) <ul style="list-style-type: none"> Simple tooth extractions Fluoride treatment (under age 14) Bitewing X-rays Space maintainers (under age 14) 	Plan pays 50% after deductible	Plan pays 65% after deductible	Plan pays 80% after deductible
Major Services (Coverage C) <ul style="list-style-type: none"> Denture relines and rebases; adjustments Special restorative Crowns Complete and partial dentures Fixed bridge work Fillings (composites covered) Gum disease treatment Root canals Surgical tooth extractions Teeth whitening (lifetime max. \$100) Implants (subject to lifetime maximum \$1000 and annual maximum \$500) 	Plan pays 25% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
Major Annual Maximum The major annual maximum only applies to Coverage C. TruAssure will pay for major services up to the major annual maximum for each benefit year. **Denotes correlating annual maximum option selected for the plan. For example, if the \$1,250 annual maximum option is selected, then the \$500 major annual maximum applies to the plan.	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,250 (\$2,500**) \$2,500 (\$5,000**) 	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,250 (\$2,500**) \$2,500 (\$5,000**) 	<ul style="list-style-type: none"> \$500 (\$1,250**) \$1,250 (\$2,500**) \$2,500 (\$5,000**)
Orthodontics (Coverage D)	Plan pays 15%	Plan pays 25%	Plan pays 50%
Orthodontia Maximum	<ul style="list-style-type: none"> \$1,250 lifetime maximum per person \$625 annual limit Adult or Child coverage 	<ul style="list-style-type: none"> \$1,250 lifetime maximum per person \$625 annual limit Adult or Child coverage 	<ul style="list-style-type: none"> \$1,250 lifetime maximum per person \$625 annual limit Adult or Child coverage

The Choice Plus plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are paid based on the 70th percentile of reasonable and customary fees (70th R&C).

*The Choice Plus plan is not available in Ohio. All plans not available in all states. Visit truassure.com to see what plans are available in your state.

**For Minnesota residents: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota residents only.

TruAssure Individual and Family Insurance*

- **A variety of plans that all offer comprehensive coverage.** It's easy to choose the best plan for you and your family.
- **Benefits that are simple to understand.** You don't have to read any fine print before you schedule a routine cleaning.
- **Truly affordable coverage.** You can make sure dental care fits easily into your budget.
- **Stand-alone plans independent of your health insurance.** You'll get richer coverage and lower out-of-pocket costs than a plan that's "embedded" in a health plan.
- **Network dentists where you want them, when you need them.** You can find a dentist who best fits your location and schedule. Close to your kids' school? On your way home from work? You'll find a dentist that works for you.
- **Service that will make you smile.** You can get the oral health care you need and get on with your life. We know the value of a healthy smile and what it means to your well-being!
- **TruAssure offers ACA-certified Basic and Preferred plans.** We also offer individuals and families comprehensive dental plans that meet ACA requirements for pediatric dental coverage as well as coverage for adults. Visit truassure.com for more information about our ACA-certified Basic and Preferred plans.

*All TruAssure dental plans, other than Basic and Preferred dental plans, are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. TruAssure Basic and Preferred dental plans are offered in association with the DenteMax dental network.



TruAssure makes it easy to get the care you need – with the coverage you want – at a cost you can afford.

How to Join

Visit truassure.com or contact us at **888-559-0781** to learn more.



TruAssure dental plans are available in many states across the nation. Visit truassure.com to see what plans are available in your state.