



Underwritten by *The Chesapeake Life Insurance Company*<sup>®</sup>

# PPO Dental



Coverage to help you keep a healthy smile.

# Notice to Our Customers About Supplemental Insurance

- The supplemental plan discussed in this document is separate from any health insurance coverage you may have purchased with another insurance company.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional protection.
- This plan is not required in order to purchase health insurance with another insurance company.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.

**IMPORTANT NOTICE TO PERSONS ON MEDICARE  
THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS**

### This is not Medicare Supplement Insurance

This insurance provides limited benefits, if you meet the policy conditions, for expenses relating to the specific services listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

#### **This insurance duplicates Medicare benefits when:**

- any of the services covered by the policy are also covered by Medicare

**Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:**

- hospitalization
- physician services
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and services

### Before You Buy This Insurance

- ✓ Check the coverage in **all** health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the *Guide to Health Insurance for People with Medicare*, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

MED DISC DEN/VS (03/15)

SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.



# PPO Dental

Coverage for your dental care needs.

## DID YOU KNOW?

Every **\$1** in  
preventive oral care can  
save  
**\$8-\$50**  
in restorative and  
emergency treatments.<sup>1</sup>

Research shows that oral health and overall health are closely related. So when you keep your teeth healthy, you are also helping to keep your body healthy.

Our **PPO Dental** plan offers coverage options for **preventive/ diagnostic, basic and major restorative services** through Careington's Maximum Care **network of 200,000 providers**.

**Applying is simple and can be completed in minutes.**

## PPO Dental At A Glance

- 100% coverage on both plans for many preventive services like cleanings, X-rays and oral exams<sup>2</sup>
- Complements your Original Medicare insurance plan
- Large network of dentists and specialists to choose from. Visit [ChesapeakePlus.com](https://www.chesapeakeplus.com) to view a list of in-network providers.<sup>2</sup>
- Pays up to **\$1,200** per person, per calendar year for covered services on the Premiere Plan
- Affordable premiums that do not increase as you get older with Basic coverage **starting at \$21<sup>00</sup> per month<sup>3</sup>**

<sup>1</sup> American Dental Hygienist Association, [www.adha.org](http://www.adha.org) | <sup>2</sup> Careington Benefit Solutions, a CAREINGTON International Company administers the dental insurance plans on behalf of Chesapeake through their extensive Maximum Care Network. | <sup>3</sup> Premium for an adult Basic PPO Dental plan.

BENEFITS - Network Provider <sup>1</sup>	Basic	Premiere
<b>Covered Services</b>	Preventive, diagnostic, restorative and adjunctive services	Preventive, diagnostic, restorative, adjunctive, endodontics, periodontics, prosthodontics and oral surgery services
• Type I	100% No waiting period	100% No waiting period
• Type II	50% Six month waiting period	80% Six month waiting period
• Type III	Not covered	60% 12 month waiting period
<b>Calendar year deductible</b> (Applies to Type II and III only)	\$100 per person Three max per family	\$50 per person Three max per family
<b>Calendar year maximum</b>	\$1,000 per person \$5,000 per family	\$1,200 per person \$6,000 per family
MONTHLY PREMIUMS		
<b>MONTHLY PREMIUMS</b>	\$21 <sup>00</sup>	\$43 <sup>00</sup>

See the following pages for Type I, Type II and Type III covered services details. | The chart above is only an illustration of benefit and premium options per covered person. Premiums may vary by state. | Visit [ChesapeakePlus.com](http://ChesapeakePlus.com) to view a list of in-network providers.

<sup>1</sup> Certain services include limitations. Benefits are reduced for non-network providers. See Policy for details. | Note: If an insured person opts to receive dental services or procedures that are not covered expenses under the Policy, a network provider dentist may charge his or her usual and customary rate for such services or procedures. Prior to providing an insured person dental services or procedures that are not covered expenses, the dentist should provide a treatment plan that includes each anticipated service or procedure to be provided and the estimated cost of each service or procedure. To fully understand the coverage provided under the Policy, you should read your Policy carefully.

## Type I Covered Services<sup>1</sup>

Premiere and Basic plans include the following services with no waiting period:

### Preventive:

- Prophylaxis - once every six months

### Diagnostic:

- Oral evaluations - once every six months
- Bitewing X-rays - once every 12 months
- Vertical bitewings - once every 36 months
- Diagnostic casts

## Type II Covered Services<sup>2</sup>

Premiere and Basic plans include the following services with a 6 month waiting period:

### Diagnostic:

- Intraoral films, extraoral films and panoramic film - once every 36 months

### Restorative:

- Amalgam, primary or permanent and resin-based composite

### Adjunctive:

- Palliative (emergency) treatment of pain
- Fixed partial denture sectioning
- Local anesthesia
- Inhalation of nitrous oxide
- Occlusion analysis and occlusion adjustment

<sup>1</sup> Type I services for Premiere and Basic plans are covered at 100% in-network and 80% non-network. | <sup>2</sup> Type II services for Premiere plan are covered at 80% in-network and 60% non-network. Type II services for Basic plan are covered at 50% for both in-network and non-network.

## Type III Covered Services<sup>1</sup>

Premiere plan only include the following services with a 12 month waiting period, unless stated otherwise:

### Restorative:

- Inlays and onlays (and recementing, once every 12 months after a six month waiting period)
- Crowns; cast posts and core buildups
- Pin retention in addition to restoration - up to two procedures every 12 months
- Sedative fillings

### Endodontics:

- Pulp caps; therapeutic pulpotomy; pupal therapy
- Root canal or endodontic therapy

### Oral Surgery:

- Extraction of erupted tooth; removal of impacted tooth
- Tooth transplantation
- Alveoloplasty
- Removal of cyst/tumor 1.25cm and greater
- Incision and drainage of abscess

### Prosthodontics:

- Complete and partial dentures - once every five years for complete dentures to replace missing/broken teeth
- Adjustment and repair of dentures

### Periodontics:

- Gingivectomy/gingivoplasty - once every 36 months
- Gingival flap procedure and osseous surgery - each limited to once every 36 months
- Soft tissue graft procedures
- Periodontal scaling and root planning - limited to four separate quadrants every two years
- Full-mouth debridement to enable evaluation and diagnosis - once every 36 months

<sup>1</sup> Type III service for Premiere plan only are covered at 60% in-network and 50% non-network.

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. Dental Insurance Preferred Provider Organization (PPO) Policy, form CH-26121-IP (01/12) or its state variation. | The information contained herein is accurate at the time of publication. This brochure provides only summary information and the benefits and rates may vary by state.

## PPO Dental: OTHER IMPORTANT INFORMATION

### EXCLUSIONS AND LIMITATIONS

#### We will not provide any benefits for charges arising directly or indirectly, in whole or in part, from:<sup>1</sup>

**For Basic and Premiere Plans:** Treatment, care, services or supplies for which benefits are not specifically provided for in the Policy | Charges exceeding the maximum benefit amount, if any | Attempted suicide or any intentionally self-inflicted injury<sup>2</sup> | Directly or indirectly engaging in illegal activity<sup>3</sup> | Treatment or disturbances of the temporomandibular joint (TMJ)<sup>4</sup> | A service not furnished by a dentist, unless by a dental hygienist under the dentist's supervision and x-rays are ordered by the dentist | Plaque control, completion of claim forms; broken appointments, prescription or take-home fluoride, or diagnostic photographs | Oral/facial images, including intra- and extra-oral images | Pulp vitality tests | Chairside, labial veneers (laminates) | Regional block anesthesia | Hospital, house or extended care facility calls | Office visits for the purpose of observation, during or after regularly scheduled hours | Office visits outside of regularly scheduled hours | Enamel microabrasions | Services not completed by the end of the month in which coverage terminates | Procedures that are begun, but not completed<sup>5</sup> | Services for which there would be no charge in the absence of insurance or for any service or treatment provided without charge | Services in connection with war or any act of war, whether declared or undeclared, or condition contracted or accident occurring while on full-time active duty in the armed forces of any country or combination of countries | Care or treatment of a condition for which benefits are payable under any Workers' Compensation Act or similar law | Orthodontic procedures | Covered expenses for which an insured person is not legally obligated to pay | Experimental/Investigational treatment

**For Basic Plan Only:** Cosmetic procedures

**For Premiere Plan Only:** Cosmetic procedures (unless due to an injury or for congenital/developmental malformation. Facing on crowns, or pontics, posterior to the second bicuspid is considered cosmetic | The replacement of full and partial dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function | Implants; replacement of lost or stolen appliances; replacement of orthodontic retainers; athletic mouth-guards; precision or semiprecision attachments; denture duplication; or splinting | Replacement of any prosthetic appliance, crown, inlay, or onlay restoration, or fixed bridge within five years of the date of the last replacement, unless due to an injury | Post removals unless in conjunction with endodontic therapy | Intentional re-implantation, including necessary splinting | Surgical procedure for isolation of tooth with rubber dam | Canal preparation and fitting of performed dowel or post | Initial placement of a partial or full removable denture or fixed bridgework if it involves the replacement of one or more natural teeth lost before coverage was effective under the Policy. This limitation does not apply if replacement includes a natural tooth extracted while covered under the Policy

### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your Policy is guaranteed<sup>6</sup> renewable, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.
- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates.<sup>7</sup> Such change will be on a class basis. The premium for the Policy is based on the issue age of the insured person at the time in which the Policy becomes effective.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be paid under the Policy or any attached riders: | At the end of the period for which premium has been paid<sup>8</sup> | If your mode of premium is monthly, at the end of the period through which premium has been paid following our receipt of your request of termination | If your mode of premium is other than monthly, upon the next monthly anniversary day following our receipt of your request of termination. Premium will be refunded for any amounts paid beyond the termination date | On the date of fraud or misrepresentation by you<sup>9</sup> | On the date we elect to discontinue this plan or type of coverage<sup>10</sup> | On the date we elect to discontinue all coverage in your state<sup>10</sup> | On the date an insured person is no longer a permanent resident of the United States.<sup>11</sup>

<sup>1</sup>IL: removes 'or indirectly, in whole or in part' | <sup>2</sup>MN: deletes entirely | <sup>3</sup>IL, UT: removes 'or indirectly' NE: revises to read 'engaging in an illegal occupation' | <sup>4</sup>NM, MN: deletes entirely | <sup>5</sup>TN: adds at the end 'within 30 days of the termination of the Policy' | <sup>6</sup>IA, KS, KY, MN, TN: 'guaranteed' is changed to 'conditionally' | <sup>7</sup>KY: revises to 'We reserve the right to change the table of premiums, on a Class Basis, however, the premium table will not be increased within 12 months from date of issue or date of renewal. The premium for the Policy may also change in amount by reason of an increase in the attained age of the insured person, the insured person's change in geographic location or an increase in the Policy benefit level. If we change the premiums, we will give the insured person a written notice of at least 31 days prior to the effective date of the new rates.' MS, WI: '31 days' is changed to '60 days' UT 31 days changed to 45 days | <sup>8</sup>NE, PA: adds at the end '(subject to the grace period)' | <sup>9</sup>AL: adds at the end 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' CT: adds at the end '(subject to the Incontestability provision)' KY: revises to 'on the date of fraud or intentional misrepresentation of material fact under the terms of the Policy by you' | <sup>10</sup>ND: deletes entirely | <sup>11</sup>KS: adds the section 'Cancellation by Insured Person: You may cancel the Policy at any time by written notice delivered or mailed to us, effective upon receipt of such notice on or on such late date as may be specified in such notice. In the event of cancellation, we will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the prorata method. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation.'

## About SureBridge

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents in 46 states and the District of Columbia and are available through HealthMarkets Insurance Agency, as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses and end of life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization or cancer.

For more information on SureBridge's supplemental insurance products, please visit

[SureBridgeInsurance.com](http://SureBridgeInsurance.com)

**SureBridgeInsurance.com**  
**800-815-8535**

Weekdays, 8am to 5pm in all time zones



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