



PPO Dental

Coverage to help you keep a healthy smile

DID YOU KNOW?

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

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 exams²
- Large network of dentists and specialists to choose from. Visit ChesapeakePlus.com to view a list of in-network providers.²
- 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 \$19⁰⁰ per month³**

Get coverage for your dental care needs. Apply today!

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

CH DEN PPO 616

PPO Dental



Make sure you are protected with other popular SureBridge products:



Accident Direct



Critical Illness Direct



Vision

BENEFITS - Network Provider ¹		Basic	Premiere
Covered Services		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
Calendar year deductible	\$100 per person Three max per family	\$50 per person Three max per family	
Calendar year maximum	\$1,000 per person \$5,000 per family	\$1,200 per person \$6,000 per family	
MONTHLY PREMIUMS			
Adult		\$19 ⁰⁰	\$39 ⁰⁰
Child		\$16 ⁰⁰	\$28 ⁰⁰

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 to view a list of in-network providers.

¹ 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.



PPO Dental

Type I Covered Services¹

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

Preventive:

- Prophylaxis - once every six months
- Topical fluoride - once every 12 months, up to age 16
- Sealants - once every 36 months, up to age 16

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 Services²

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

Preventive:

- Space maintainers - up to age six

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
- Analgesia - up to age 13
- Inhalation of nitrous oxide
- Occlusion and analysis and occlusion adjustment

¹ Type I services for Premiere and Basic plans are covered at 100% in-network and 80% non-network. | ² 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.

PPO Dental



Type III Covered Services¹

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 2 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 4 separate quadrants every two years
- Full-mouth debridement to enable evaluation and diagnosis - once every 36 months

¹ 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, from¹:

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 | Directly or indirectly engaging in illegal activity² | Treatment or disturbances of the temporomandibular joint (TMJ)³ | 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 completed⁴ | 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 5 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 guaranteed⁵ 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.⁶
- **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 paid⁷ | 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 you⁸ | On the date we elect to discontinue this plan or type of coverage | On the date we elect to discontinue all coverage in your state | On the date an insured person is no longer a permanent resident of the United States.

¹IL: removes 'or indirectly, in whole or in part' | ²IL, UT: removes 'or indirectly' NE: revised to read 'engaging in an illegal occupation' | ³NM: deleted entirely | ⁴TN: adds at the end 'within 30 days of the termination of the Policy' | ⁵IA, TN: 'guaranteed' is changed to 'conditionally' | ⁶MS, WI: '31 days' is changed to '60 days' | ⁷NE, PA: adds at the end '(subject to the grace period)' | ⁸AL: 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)' For use in AL, AR, AZ, CO, CT, DC, DE, IA, IL, IN, KY, MI, MO, MS, NE, NM, OH, PA, RI, TN, UT, WI, and WY

This page intentionally left blank.

Navigate life's twists and turns with the SureBridge portfolio of supplemental and life insurance products



Dental



Vision



Accident Direct



Income Protection Direct



Accident Disability Direct



CancerWise®



Critical Illness Direct



Hospital Confinement Direct



Critical Accident Direct



ProtectFit Plus



Accident Companion



Final Expense Whole Life



Simplified Issue Term Life



Fixed Indemnity Direct



Metal Gap

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.

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

www.SureBridgeInsurance.com



SureBridgeInsurance.com

800-815-8535

Weekdays, 8am to 5pm in all time zones

©2016 The Chesapeake Life Insurance Company