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## Dental Insurance: Helping to Provide Healthy Smiles

A frequently overlooked reason for employee absences or poor work performance is dental disease or discomfort.<sup>1</sup>



Most employers recognize that an employee's level of dental health affects overall health, productivity and presence on the job. For small businesses, one affected employee can have a major impact on the whole business. As one of the nation's leading dental carriers we are committed to providing quality products and excellent service to our customers to help keep their businesses running smoothly.

### Standard Dental Plan Features:

- Access to our nationwide PPO network with over 120,000 referable locations\* and 70,000 unique dentists.
- Lifetime of Smiles<sup>®</sup> program provides health and cost-saving advantages to employer and employees.
- Child orthodontia available

Our Small Business Sales Center (SBSC) focuses on providing your small business customers with attractive benefits at affordable prices.

### We offer our small business customers:

- Simplified claim services
- Customized plans to meet the needs of small businesses from two to fifteen employees
- Online services at no additional charge for ease of benefits administration

Periodontal disease affects nearly **80%** of American adults older than age 35.<sup>2</sup>

**90%** of medical illnesses have an oral manifestation.<sup>3</sup>

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company. Insurance policies and products contain limitations, exclusions, reductions and restrictions. Issued contracts determine all plan features and benefits. Contact Assurant Employee Benefits for costs and complete details.

Small Business Sales Center

The following flexible dental plan options are available:

	Sensible	Sensible Plus
Maximum Benefit	\$1,000 or \$1,250	\$1,000 or \$1,250
Co-insurance	100/80/50 or 90/70/50	100/80/50
Lifetime of Smiles®	Not available	Available
Child Ortho only	Not available	Optional; 50% co-insurance
Major Waiting Period	6 or 12 months	6 or 12 months
Deductible Waived for Class I	Employer Choice	Employer Choice
Deductible	\$50 per family member	\$50 per family member
Family Deductible Limit	3 people	3 people

\*The dental preferred provider network offered by Assurant Employee Benefits includes 120,000+ referable locations under access arrangements with Dental Health Alliance, L.L.C.® (DHA®) and other dental PPO networks.

<sup>1</sup>American Dental Association 2009, "Understanding Your Dental Benefits."

<sup>2</sup>National Institute of Dental and Craniofacial Research. Periodontal (Gum) Disease: Causes, Symptoms, and Treatments. Available at <http://www.nidcr.nih.gov/OralHealth/Topics/GumDiseases/PeriodontalGumDisease.htm>. Accessed January 7, 2009.

<sup>3</sup>"The Importance of Oral Health," Academy of General Dentistry, [www.agd.org](http://www.agd.org), September 2006  
Plans are not available in all states.



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