

DENTAL PLUS:

Dental with Vision and Hearing Insurance

Now with 2 Coverage Options
See inside for details.



**UNITED
SECURITY**
HEALTH AND CASUALTY
INSURANCE COMPANY
SIMUL, NOS VIAM INVENTENT

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Why is Dental Plus coverage important to you and your family?

Good preventative care of your entire body can lead to greater quality of life. Ensuring that your teeth, vision, and hearing are working at their optimal health is no exception. That is why United Security Health & Casualty Insurance Company (USH&C) developed Dental Plus Vision & Hearing insurance.

Dental Plus is designed to provide you with a simple, affordable way to help protect these important assets by helping you pay for their coverage. With Dental Plus, **regular check-ups and good preventative care are possible**. There are absolutely **NO NETWORK RESTRICTIONS**; you can visit any dentist, optometrist, ophthalmologist, or audiologist you want!

Anyone age 18 through 85 is eligible, as well as dependents.

DENTAL PLUS VISION & HEARING

Now with 2 Coverage Options

USH&C is now offering two Dental Plus plan options, our original Bridge plan and the new Crown plan with expanded benefits. See details on next page.

PLAN BENEFITS

Guaranteed Issue

USH&C's Dental Plus is a guaranteed issue plan for applicants aged 18 through 85, meaning your acceptance in this program is guaranteed. Dental Plus is also a guaranteed renewable product, which means you can renew your policy as long as you pay your premiums on time. The Bridge plan allows you to renew up to age 90, while the Crown plan provides lifetime coverage with no age limitation.

Pharmacy

We have also worked with Caremark to provide you with a discount card that will earn you discounts and/or lower out-of-pocket expenses on many prescription drugs.

Although this is not a prescription co-pay drug card, it will help you to spend less money on medicine.

Available Premium Discounts

We offer a 10% family discount as well as a 15% discount when Dental Plus is purchased in conjunction with one of our Short Term Major Medical plans!



Important Coverage Information

NOTE: It is important that you note the following waiting periods that apply before we start providing you coverage:

Bridge Plan

30 days
6 months
12 months
3 months
12 months

Preventive Dental
Basic Dental
Major Dental
Vision Services
Hearing Aids

Crown Plan

None
None
12 months
3 months
12 months

When considering Dental Plus, please think about:

- ▶ Glaucoma is the third leading cause of blindness. Early diagnosis and treatment limit glaucoma related vision.¹
- ▶ Your teeth, gums, and surrounding tissue play an important role in your overall health.²
- ▶ An estimated 93 million adults in the United States are at high risk for serious vision loss, but only visited an eye doctor in the past 12 months.³
- ▶ People with gum disease (also known as periodontal disease) have two to three times the risk of having a heart attack, stroke, or other serious cardiovascular event.⁴

LEVEL PREMIUMS

Unlike some Dental, Vision & Hearing plans, we will not increase your renewal premiums each time you enter a new age bracket. However, USH&C does reserve the right to change the premium charged for this policy in the future. Any future change in premium will be done on a class basis - not individually - and will be based on the Insured(s) age on the date of issue.

Monthly Rates

| Age | Individual Bridge Rate | Individual Crown Rate | Family Bridge Rate | Family Crown Rate |
|-----------|------------------------|-----------------------|--------------------|-------------------|
| 18-30 | \$33.09 | \$39.71 | \$29.78 | \$35.74 |
| 31-40 | \$36.63 | \$43.96 | \$32.97 | \$39.56 |
| 41-50 | \$38.78 | \$46.54 | \$34.90 | \$41.89 |
| 51-60 | \$41.87 | \$50.24 | \$37.68 | \$45.22 |
| 61-74 | \$47.04 | \$56.45 | \$42.34 | \$50.81 |
| 75-79 | \$49.86 | \$59.83 | \$44.87 | \$53.85 |
| 80-85 | \$52.85 | \$63.42 | \$47.57 | \$57.08 |
| Under 18* | N/A | N/A | \$25.21 | \$30.25 |

Save an additional 15% with the purchase of one of our Short Term Major Medical plans.

*Premiums are subject to change. Additive for multiple children.
Primary applicant must be at least 18 years old.
Family rates include 10% discount.

Billing Fees*:

| | |
|------------------------|-----------------------|
| \$0.00 Annual | \$5.00 Quarterly |
| \$1.00 PAC/Credit Card | \$5.00 List (monthly) |
| \$3.00 Monthly | \$6.00 Semi-annual |

*Billing fees do not apply to Indiana

| Coverage | Bridge (Basic) | Crown (Expanded) |
|---------------------------------------|-------------------|--|
| Annual Policy Year Maximum per Person | \$1,200 | \$2,000 |
| Policy Year Deductible | \$50 | \$100 |
| When Policy Ends | Age 90 | No Age Limit |
| Dental Coverage | | |
| Maximum Preventive Dental per Visit | \$75 | \$150 |
| Preventive Dental Coinsurance | 90% | 90% |
| Preventive Dental Waiting Period | 30 Days | None |
| Basic Dental Waiting Period | 6 months | None |
| Major Dental Waiting Period | 12 months | 12 months |
| Basic Dental Coinsurance | 70% | 60% Year 1; 70% Year 2; 80% Year 3 |
| Major Dental Coinsurance | 50% | 50% |
| Vision Coverage | | |
| Maximum Vision per Policy Year | \$150 | \$200 |
| Vision Coinsurance | 100% | 100% |
| Vision Waiting Period | 3 months | 3 months |
| Hearing Coverage | | |
| Maximum Hearing per Policy Year | None ⁵ | \$750 |
| Hearing Coinsurance | 70% | 70% |
| Hearing Aids Waiting Period | 12 months | 12 months |

¹ The International Agency for the Prevention of Blindness, "The International Agency for the Prevention of Blindness, "Glaucoma", 2021

² Mayo Clinic, "Oral Health: A window to your overall health," June 4, 2019

³ Centers for Disease Control and Prevention, "Fast Facts of Common Eye Disorders", June 9, 2020

⁴ Harvard Health Publishing, "Gum disease and heart disease: The common thread", February 15, 2021

⁵ Maximum payment equals \$1,200 minus other benefit payments made.



ABOUT US

United Security Health and Casualty Insurance Company is a regional insurance carrier that specializes in providing affordable health, auto, and other insurance coverage to individuals and families.

Our products, friendly service, and decades of experience in creating products for people like you help to distinguish us from our competitors. Along with our Dental Plus Vision & Hearing, USH&C also offers Short Term Major Medical, Personal Accident Medical, Critical Illness, Cancer, Disability Income, Accident Hospital Indemnity, Security Access Fixed Indemnity, and Personal Auto products.

Founded in 1973, USH&C is licensed to sell its products in Arizona, Arkansas, Illinois, Indiana, Missouri, Nebraska, Oklahoma, and Texas through a network of independent insurance agents.



EXCLUSIONS & LIMITATIONS*

For the Bridge plan ONLY, benefits for preventive dental during the first 30 days following the policy effective date are not covered. (No waiting period for Crown.)

For the Bridge plan ONLY, benefits for basic dental during the first six (6) months following the policy effective date are not covered. (No waiting period for Crown.)

For the Bridge and Crown, Vision services during the first three months following the policy effective date are not covered.

For the Bridge and Crown, benefits for the following items and/or services are not covered during the first policy year:

1. Major dental services; or
2. Hearing aids.

Coverage is excluded for the following items for Bridge and Crown:

1. Any loss resulting from war, declared or undeclared;
2. Any intentionally self-inflicted injury (does not apply in Illinois);
3. Any loss to which a contributing cause was your commission of or attempt to commit a felony or your being engaged in an illegal occupation;
4. Any expense for which payment is provided under Medicare;
5. Any services that are not recommended by a physician, as defined by this policy;
6. Any experimental or investigational procedure or treatment;
7. Orthodontic treatment;
8. Any expenses incurred for the diagnosis or treatment of temporomandibular joint (TMJ) and craniomandibular joint (CMJ) dysfunction;
9. Expenses incurred for surgical procedures (other than outpatient dental surgery) performed on an inpatient or outpatient basis (including any surgical procedure performed in the treatment of cataracts);
10. Charges for radial keratotomy (RK), automated lamellar keratoplasty (ALK), conductive keratoplasty (CK) or other cosmetic procedures;
11. Prescription drugs;
12. Charges in excess of reasonable and customary charges;
13. Treatment or diagnosis received while outside the territorial limits of the United States;
14. Services for which you are not liable or for which no charge normally is made in the absence of insurance;
15. Loss that occurs while this policy is not in force.

* In the state of Missouri, 10% of the applicable maximum benefit is covered during the waiting periods for both the Bridge and the Crown plans.

IMPORTANT NOTE: Dental with Vision and Hearing Insurance is issued on policy form series DVH-POL et al, by United Security Health and Casualty Insurance Company. Policies and their features are subject to availability and may vary by state. For complete list of limitations and exclusions, costs and details of cover age and benefits, please refer to your outline of coverage and policy or contact your agent.