



Cypress Dental & Vision  
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**800-350-3989 Toll Free**  
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## *At Last!* Affordable Quality Dental and Vision Coverage for You and Your Family with No Waiting Periods for as Low as \$27.60 Per Month

**AlwaysDental<sup>SM</sup>** is available to you as an individual, senior or family insurance benefit. This program offers coverage for routine twice-annual exams and hundreds of common dental procedures. Also included is an annual vision exam performed by a licensed ophthalmologist or optometrist (\$35 allowance with no deductible; one visit per year).

### **Freedom of Choice**

Choose any dental provider or visit one of over 144,000 participating provider access points in the network and pay even less. Visit <http://www.cypressadmin.com/provider-directories.html> for a listing of participating providers.

### **Easy to Get**

If you are age 19 and above, simply complete a Dental Insurance Application. Your acceptance is guaranteed! Applications are accepted via mail, email or fax for coverage on the 1<sup>st</sup> of the month.

### **Flexible and Affordable**

We offer many different coverage options: Individual; Individual & Spouse; One-Parent Family; or Two-Parent Family. Plus, you choose the billing option that's most convenient for you. Premiums are based on your attained age at enrollment date.

### **Hassle-Free**

There's no guesswork. All you do is present your card and, in most cases, your dentist will submit your claim (or you may send it to us). **For preventive care and basic and major dental services, coverage begins the very first day. No waiting for any procedures!**

### **Deductible**

Just \$50 per year for each covered family member (Maximum 3 per family).

### **Benefit Year Maximum**

\$1,000 per year for each covered family member (Applies to all services).

### **Plus an Extra Vision Benefit**



You and each insured member of your family will receive an annual \$35 eye exam allowance. In addition, you have access to over 10,500 optical centers offering average discounts of 10% to 50% off the regular retail price of eyeglasses, contact lenses, sunglasses, and corrective surgery, including Lasik, RPK, and more.

[www.cypressadmin.com](http://www.cypressadmin.com)



## How the DENTAL plan works

The plan pays a flat dollar amount per dental procedure based on the fee schedule in your policy. Visit one of our in-network providers for additional savings. We will pay the lesser of the provider's actual charge or the amount listed on the Schedule of Covered Dental Procedures, subject to policy year deductible, annual maximum, and limitations and exclusions. The following is a partial listing of services available and covered frequencies of services. Refer to the [AlwaysDental Rate Chart](#) for a sampling of covered procedures and schedule amounts.

	Services Available	Frequency of Services
<b>Preventive</b> No Waiting Period	<ul style="list-style-type: none"> <li>Oral Evaluation</li> <li>Bitewing X-rays</li> <li>Full Mouth X-rays</li> <li>Simple Cleaning</li> <li>Fluoride Treatment</li> </ul>	<ul style="list-style-type: none"> <li>2 times per 12 months</li> <li>1 time per 12 months</li> <li>1 time per 60 months</li> <li>2 times per 12 months</li> <li>1 time per 12 months up to age 16</li> </ul>
<b>Basic</b> No Waiting Period	<ul style="list-style-type: none"> <li>Sealants</li> <li>Space Maintainers</li> <li>Fillings</li> <li>Simple Extractions</li> <li>Palliative Emergency Treatment</li> </ul>	<ul style="list-style-type: none"> <li>1 time per molar per 36 months</li> <li>1 per lifetime per arch</li> <li>1 time per tooth surface per 24 months</li> <li>1 time per 12 months</li> </ul>
<b>Major</b> No Waiting Period	<ul style="list-style-type: none"> <li>Anesthesia*</li> <li>Oral Surgery</li> <li>Endodontics</li> <li>Periodontics</li> <li>Single Tooth Restorations (Crowns, Inlays, Onlays)</li> </ul>	<ul style="list-style-type: none"> <li>1 time per 7 years per tooth</li> </ul>
<b>Prosthodontic (Dentures)</b> No Waiting Period	<ul style="list-style-type: none"> <li>Fixed Prosthodontics</li> <li>Removable Prosthodontics</li> <li>Prosthodontic Repairs and Adjustments</li> </ul>	<ul style="list-style-type: none"> <li>1 time per 7 years</li> <li>1 time per 7 years</li> </ul>
<b>Orthodontics</b> No Waiting Period	<ul style="list-style-type: none"> <li>In-Network Discounts only</li> </ul>	

Please Note: See Schedule of Covered Services for a sampling of covered procedures. A full listing of the hundreds of procedures will be provided with your policy. Services and benefits paid vary according to region. This form is not a contract of insurance. Please Note: this is a brief description of the AlwaysDental plan. It should be used only as a guide. It does not contain complete plan details. Terms and conditions, including a complete list of benefits, limitations and exclusions, are defined in the member certificate issued following enrollment in the plan. If questions arise concerning coverage, the subscriber certificate and riders will govern.

\*In conjunction with oral surgery subject to review.

AlwaysDental is underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company). In California: AlwaysDental is underwritten by National Guardian Life Insurance Company and administered by Cypress Dental Administrators. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian or Guardian Life.

## Monthly Premium Rates

Plus a \$6 per month Administration Fee

First 3 Digits of Zip Code	Region 4	Region 5
	900-901, 932 936-939, 952-953	902-931, 933-935 940-951, 954-961
Child(ren)*	\$36.11	\$40.89
Age 19-39	\$27.60	\$30.93
Age 40-59	\$33.23	\$37.23
Age 60-64	\$36.76	\$41.17
Age 65+	\$42.60	\$47.74

To determine the total rate for the subscriber plus spouse and/or child(ren), simply find the rate for each person and add each person's rate together. **Example:** Joe Smith, age 42 would have a rate of \$33.23. If he were to enroll his spouse, Mary age 38, also in Region 4, her rate would be \$27.60. Joe and Mary have two children they wish to enroll, so they would pay one flat rate for all of them, \$36.11. **Joe's rate** (\$33.23) + **Mary's rate** (\$27.60) + **Child(ren) rate** (\$36.11) = \$96.94 plus a \$6 per month administration fee = **\$102.94**. For further assistance, please contact us at 800-350-3989 or quotes@cypressadmin.com.