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At Last! Affordable Quality Dental and Vision Coverage for You and Your Family!

AlwaysDentalSM is now available to you as an individual insurance benefit. This program offers coverage for routine twice-annual exams and hundreds of common dental procedures. Also included for you 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 you want for insured benefits. The plan pays a flat dollar amount per dental procedure based on the fee schedule for your specific region. You can also go to one of the over 73,000 access points and generally pay even less. The plan will pay the lesser of the provider's actual charge or the amount listed on the Schedule of Covered Dental Procedures. The vision network provides vision discounts at more than 10,000 locations nationwide (www.outlookvision.com).

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 or fax for coverage on the 1st 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 each policy anniversary 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 dental services, coverage begins the very first day. No waiting!**

Deductible

Just \$50 per year for each covered family member.

Maximum Benefit

\$1,000 per year for each covered family member.

Plan Reimbursement

100% of the scheduled amount for the service required.

Plus an Extra Vision Benefit

You and each insured member of your family will receive an annual \$35 eye exam allowance. You may also be eligible for special pricing from over 10,000 vision providers on other vision services.

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

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.