



ManhattanLife[™]

Standing By You. Since 1850.



Dental, Vision and Hearing Select

Online Enrollment Link:

www.dentalvisionplans.org

Underwritten by Family Life Insurance Company

The Importance of Dental | Vision | Hearing

- Help maintain quality of life
- Financial protection in unforeseen situations that are painful, inconvenient, and expensive
- Basic Medicare does not cover dental, vision or hearing expenses

PRODUCTS HIGHLIGHTS

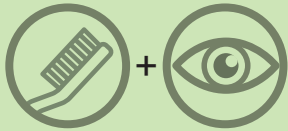
- Individual ages 18 – 99
- Family rates (include up to 3 children)
- \$0 deductible (does not apply to Preventive Services)
- Glasses, Contacts and Hearing Aid benefits
- Guaranteed renewable for life*
- Choose your dentist (*in-network or out-of-network*)
- **\$5,000** policy year maximum benefit
- Orthodontia benefit
- No waiting periods for Dental Services (except Orthodontia)
- Guaranteed issue

* Subject to our right to change premiums.

Flexibility to choose . . .



Dental Only



Dental and Vision



Dental and Hearing



Dental, Vision and Hearing

Dental, Vision and Hearing Select from Family Life was designed with you in mind. With the ability to choose specific benefits, you can customize a plan tailored to fit your needs.



26% of adults in the United States have untreated tooth decay. ¹

46% of adults aged 30 years or older show signs of gum disease. ²

¹ Centers for Disease Control and Prevention. Oral Health Surveillance Report: Trends in Dental Caries and Sealants, Tooth Retention, and Edentulism, United States, 1999–2004 to 2011–2016. Atlanta, GA: Centers for Disease Control and Prevention, US Dept of Health and Human Services; 2019.

² Eke P, Thornton-Evans G, Wei L, Borgnakke W, Dye B, Genco R. Periodontitis in US adults: National Health and Nutrition Examination Survey 2009–2014. JADA. 2018;149(7):576–586.

Plan Benefits

Eligibility: Ages 18 - 99

Policy Year Maximum Benefit: **\$5,000**

Policy Year Deductible: **\$0**

		In-Network	Out-of-Network
Dental Coverage	Preventive Services <ul style="list-style-type: none"> Dental Exams; 2 per year Cleanings; 2 per year Bitewing X-Rays; 2 per year Fluoride treatment is for age 16 and under; 2 visits per year 	100% of contracted rate	80% of UCR
	Basic Services <ul style="list-style-type: none"> Limited Oral Evaluation Diagnostic Consultation Emergency Palliative Treatment Panoramic X-Ray Periapical X-Ray Periodontal Non-Surgical Service Basic Restorative Service Filling Basic Oral Surgery Periodontal Service Non-Surgical Extraction 	65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
	Major Services <ul style="list-style-type: none"> Major Restorative Service Inlay/Onlay/Crown Endodontic Service Periodontal Service Prosthetic Service Implants ² 	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	All Other Medically Necessary Services <i>(services not listed above)</i>	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	Orthodontia ¹ <ul style="list-style-type: none"> Straightening of teeth (for all ages) Lifetime max \$1,500 ² 	Year 1 - N/A Year 2+ - 50%	N/A
Vision Rider	Vision Services <ul style="list-style-type: none"> Eye Exam Single Lenses Trifocal Lenses Eyeglass Frame ³ Anti-Reflective Lenses Polycarbonate Lenses Contact Lens Fitting Fee Refraction Bifocal Lenses Progressive Lenses Contact Lenses 	60% of UCR 1st yr. 70% of UCR 2nd yr. 80% of UCR thereafter 1 per year	
		\$200 maximum per year	
		\$45; 1 per year	
		\$40; 1 per year	
		\$15; 1 per year	
Hearing Rider	Hearing Services <ul style="list-style-type: none"> Hearing Exam Hearing Aid and Necessary Repairs or Supplies ¹ 	\$750 maximum <i>(per ear, per year)</i>	

¹ 12 Month Waiting Period; ² Lifetime Maximum \$1,500; ³ 6 Month Waiting Period



Careington

SOLUTIONS SIMPLIFIED

We continue our history of “Standing By You” through our partnership with Careington Maximum Care PPO Dental Network. Our partnership provides policyholders access to discounted costs on a wide range of services.

CAREINGTON NETWORK*

Clients can access the Careington Maximum Care PPO Dental Network. Use of network is completely optional.

- Policyholders can benefit from choosing a dental provider from the Careington Dental Network.
- Policyholders can also use the dentist of their choice, even if they are not part of the dental network.
- Network discounts may help extend the policy year maximum with reduced charges.
- Careington can be contacted at (800) 290-0523.

Discounted fees to help your dental benefits go further



Access to quality dentists all around the country



100,000+ Dentists Nationwide



So while you can choose your own dentist, visiting a Careington dental network provider offers greater savings and discounts.

Find an in network dentist: <https://www.careington.com/members/find-a-provider/>

*Careington was founded in 1979 by two dentists and is rated A+ with the Better Business Bureau (BBB).

Understanding How Your Benefits Work

In-Network					
Dental Coverage	Peter goes to his Careington Network dentist for a regular check-up. Upon examination, the dentist realizes that Peter needs a filling. Luckily, Peter has a Dental Plan with Family Life. He has met his \$100 annual deductible.				
	Procedure:	Provider Charge	In-Network Cost	Family Life Pays	You Pay
	Dental Exam	\$150	\$35	100% Preventative day one; \$35.00	\$0
	Filling	\$275	\$99	65% Basic day one; (of In-Network Cost = \$64)	\$35 (\$99 - \$64)
	Total	\$425	\$134	\$99	\$35
Out-of-Network					
	Peter chose not to use the Careington Network and instead goes to an out-of-network dentist for a regular check-up. Upon examination, the dentist realizes that he needs a filing. Peter has a Dental plan with Family Life. He has met his \$100 annual deductible.				
Procedure:	Provider Charge	Out- of-Network Cost*	Family Life Pays	You Pay	
Dental Exam	\$150	\$96	80% Preventative day one; (of Usual and Customary = \$77)	\$73 (\$150 - \$77)	
Filling	\$225	\$175	65% Basic day one; (of Usual and Customary = \$114)	\$111 (\$225 - \$114)	
Total	\$375	\$271	\$191	\$184	
<i>*subject to the Usual and Customary charges based in zip code 77092</i>					
Vision Rider	Earl goes to the Eye Doctor for an eye exam and gets glasses. He has had a Dental + Vision plan with Family Life for over a year and has met his annual deductible.				
	Procedure:*	Cost	Family Life Pays	You Pay	
	Eye exam	\$60	70% year two \$42	\$18	
	Eyeglass Frame	\$250	\$200 maximum; \$200	\$50	
	Lenses	\$115	70% year two \$81	\$34	
Total	\$425	\$323	\$102		
<i>*subject to the Usual and Customary charges based in zip code 77092</i>					
Hearing Rider	After a 12 month waiting period Brian decides to get his hearing checked, as he's noticed a progressive hearing decline. His ENT specialist recommends Brian get hearing aids to help relieve the hearing loss. Utilizing the hearing portion of the plan, his exam and devices would have been covered as follows:				
	Procedure:*	Cost	Family Life Pays	You Pay	
	Hearing Exam	\$90	\$750 maximum per ear, per year: \$90	\$0	
	Hearing Aids	\$1,600	\$750 maximum per ear, per year: \$1,500 - \$90 (Hearing Exam) = \$1,410	\$190	
	Total	\$1,690	\$1,500	\$190	
<i>*subject to the Usual and Customary charges based in zip code 77092</i>					

*For illustrative purposes only. Claims examples are subject to geographic region, out of network provider and usual & customary charges.



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Underwritten by:

Family Life Insurance Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

Find an in network dentist:

<https://www.careington.com/members/find-a-provider/>

Enrollment Agent **Jeffrey Rosner**

Tel/Text: 954-466-3205

Tel/Text: 903-866-7323

Tel/Text: 856-414-5944

E-mail: jrosner@lifeandhealthsolutions.net

Enrollment by phone or enrollment form or

Online Enrollment Link:

www.dentalvisionplans.org