



SECURIAN®

Q&A

What Is A Dental Plan?

Securian wants you to be an informed and satisfied consumer. Helping you understand your dental benefits is one way to ensure you get the most appropriate and cost-effective care. We've compiled some commonly asked questions, and provided answers to give you a clearer understanding of this important benefit.

What is a dental plan designed to do?

Dental benefit plans are better characterized as financial assistance plans than as insurance. Unlike true insurance plans, which are designed to protect against major loss, dental benefit plans provide financial assistance to you and your family to encourage regular visits to your dentist, which are essential to maintaining oral health.

Most dental plans are structured to provide coverage that meets basic diagnostic and preventive dental needs. Specific dental care needs vary for each individual and should be discussed with your dentist.

Depending on your oral health circumstances, your dental plan may or may not cover all of your needs, and should not be the sole determinant of the dental treatment you receive.

Do dental plans differ from health plans?

Yes, they do. The largest difference between dental plans and health plans is this:

Most health plans are designed to cover services that are medically necessary to treat specific conditions or diseases. This allows you the flexibility to respond to your individual medical needs and treatment requirements to avoid significant financial burden. Additionally, your employer and/or health care provider may be mandated by law to provide you with certain coverage levels.

Your dental plan serves a different purpose. Your employer offers a dental benefit plan to provide financial assistance to meet general dental care needs.

Because dental care is less costly and more predictable than medical care, dental plans typically feature a specific set of benefits and coverage parameters.

How is the actual benefit plan determined?

Your employer determines the combination and extent of dental benefits for your program. Securian's partner, DeCare Dental, is responsible for administering your plan, making appropriate payment according to the plan benefits and maintaining the integrity of our various provider networks.



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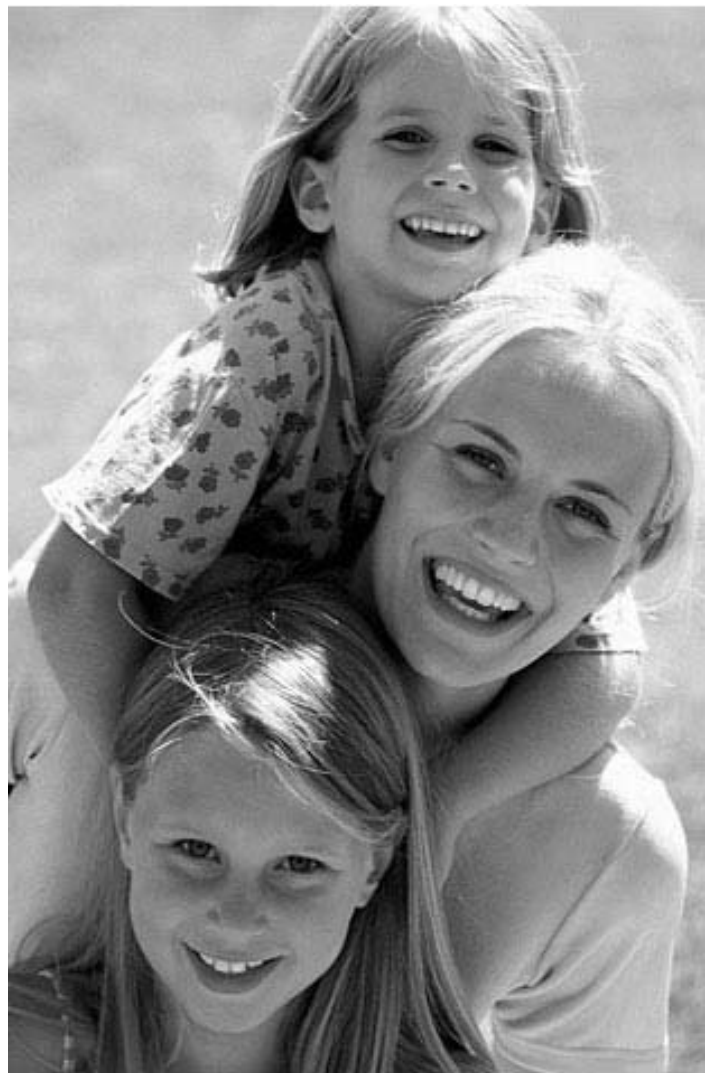
How do Securian Dental Plans work?

– **PPO:** Although you can visit any dentist with our Preferred Provider Organization (PPO) plans, you may receive increased benefits and lower out-of-pocket costs by visiting a dentist in our broad network through DenteMax, a national, fully-credentialed PPO network. Use our online Dentist Search to find a dentist.

– **Indemnity:** Indemnity plans offer you the freedom to visit any dentist in the United States with no effect on coverage.

If my dentist does not participate in the network serving Securian Dental PPO Plans, can I still go to him or her?

You always have the option to see a non-participating dentist. However, if dental services are rendered by a non-participating dentist, Securian cannot guarantee that he or she will accept the allowable charge as payment in full (and dentists usually do not). The dentist may bill for the difference between what Securian pays and what he or she charges for the service, resulting in higher out-of-pocket costs for you.



Securian Dental is underwritten by Securian Life Insurance Company, 400 Robert Street North, St. Paul MN 55101, and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.

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