

Securian Dental Value Series

Same great benefit structure . . . at a lower price

When price is key, consider the Securian Dental Value series. The Value plan design is the same as our original plan design—but a difference in how claims are paid makes premiums significantly lower.

The Value series reflects the trend among many employers today to encourage employees to take greater control of their health care costs.

By combining lower premiums with greater consumer cost sharing of dental expenses, the Value series gives consumers a financial incentive to consider the real cost of their dental care.

Here's how it works:

Value Series claim payments are based on our allowable charge for the Securian Dental Value product. Because this allowable charge is lower than the payment schedule used for the original Securian Dental plans (which are paid at the 80th percentile of HIAA), overall claim payments are lower—and therefore premiums are lower.

Put simply, the Value series offers lower premiums, but potentially higher out-of-pocket costs, than the original Securian Dental plans.

The example at right illustrates the difference in out-of-pocket costs (excluding the annual deductible) for a typical procedure.

Choose the plan that's right for you

Your broker can help you decide whether the original Securian Dental or the Securian Dental Value series best meets the needs of your employees and your budget goals. You can also call Securian Dental at 866-827-3318.

Whichever plan you choose, you'll get the same great Securian Dental service. We look forward to working with you.

Root Canal

(ADA Code 3330)

Securian Dental (original)

Dentist's charge: \$670

Securian Dental plan pays:

50% (coinsurance) of \$669 (80th percentile of HIAA) = \$334.50

Insured person pays: \$335.50

(50% plus difference between \$669 and \$670)

Securian Dental Value Series

Dentist's charge: \$670

Securian Dental Value plan pays:

50% (coinsurance) of \$513 (allowable fee) = \$256.50

Insured person pays: \$413.50

(50% plus difference between \$513 and \$670)

This chart provides a general illustration. Details will vary based on the specific procedure, ZIP code area and the specific plan's coinsurance level.

This flyer is for use only in conjunction with the Securian Dental brochure F. 59980 or F. 59985.

Securian Dental is underwritten by Securian Life Insurance Company 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.

Securian Dental Plans

P.O. Box 9385 • Minneapolis, MN 55440-9385

Toll-free 866-827-3318 • Fax 866-440-8787

www.securiandental.com



SECURIAN™