



*A Brilliant Solution for Savings.*

VOLUNTARY PPO PLANS

**Securian Dental**  
For groups of 2+ employees





# A snapshot of your benefits.

VOLUNTARY PPO PLANS								
SERVICE & DESCRIPTION	COVERAGE LEVEL *							
	PLAN A		PLAN B		PLAN C		PLAN D	
	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK	IN NETWORK	OUT-OF-NETWORK
<b>Diagnostic and Preventive Services</b>								
No Waiting Period								
Oral evaluations/check-ups, x-rays, dental cleanings, fluoride treatments	100%	80%	100%	80%	100%	90%	100%	100%
<b>Basic Services</b>								
6-month Waiting Period								
No Waiting Period								
<b>Basic Restorative Care &amp; Services</b> Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies	60%	50%	60%	50%	80%	60%	80%	60%
<b>Basic Extractions</b> Basic extraction of erupted tooth or exposed root	60%	50%	60%	50%	80%	60%	80%	60%
<b>Complex and Major Services</b>								
12-month Waiting Period								
<b>Basic Endodontic Therapy</b> Pulpal therapy, root canal therapy, pulpotomy	N/A		50%	50%	50%	50%	80%	60%
<b>Basic Periodontal Services</b> Non-surgical periodontal care, includes periodontal maintenance	N/A		50%	50%	50%	50%	80%	60%
<b>Complex Surgical Extractions</b> Surgical removal of erupted tooth, impacted teeth and tooth roots	N/A		50%	50%	50%	50%	80%	60%
<b>Adjunctive General Services</b> Intravenous conscious and IV sedation with complex surgical services	N/A		50%	50%	50%	50%	80%	60%
<b>Complex Surgical Periodontal Care</b> Surgical periodontal care	N/A		50%	50%	50%	50%	80%	60%
<b>Restorative Services</b> Posterior composite resins, inlays** Onlays, crowns, crown repairs (includes stainless steel crowns and pre-fabricated crowns)	N/A		50%	50%	50%	50%	50%	50%
<b>Prosthetic Services</b> Removable prosthetic services – dentures and partials † Fixed prosthetic services – bridges † Repairs – removable and fixed prosthetic services	N/A		50%	50%	50%	50%	50%	50%
<b>Deductible</b>								
Per person/per family (calendar year)	\$50/\$150		\$50/\$150		\$50/\$150		\$50/\$150	
No deductible for diagnostic and preventive services								
<b>Calendar Year Plan Maximum – employer chooses</b>								
Per person	\$500 or \$750		\$750 or \$1,000		\$1,000 or \$1,250		\$1,000 or \$1,250	
<b>Orthodontics – optional add-on for Plans B, C and D</b>								
18-month Waiting Period								
Available for dependent children, age 8-18 only A minimum of 10 enrolled employees required	N/A		50%/50% \$750 separate lifetime maximum		50%/50% \$750 separate lifetime maximum		50%/50% \$750 separate lifetime maximum	

\*Coverage is subject to our allowable charge, described on the back of this brochure.

DenteMax dentists agree not to charge more than our allowable charge.

\*\* Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost.

† Missing-tooth exclusion applies during the first 24 months of coverage.

# Securian Dental

## Voluntary PPO Plans

Life is complicated. Your dental plan shouldn't be. Securian Dental is designed around a very simple idea: You and your employees deserve a dental benefit plan that's easy to understand, easy to use, and easy to afford.

### Easy to understand

Your employees are free to see any dentist nationwide, but realize savings by selecting a network provider. (See description below for details.)

When your employees choose a network provider, they receive 100% coverage of preventive care with no waiting period, and solid options for basic and major services. Optional orthodontic coverage is available with some plans. Those who opt for a non-network provider receive reduced benefits. Select the plan that best meets your group's needs.

### Easy to use

We work hard to provide impeccable service, beginning at enrollment (including online enrollment for established groups). We'll handle the details, so you don't have to. Our knowledgeable, attentive staff is ready to help and will answer your call in just seconds. You'll also appreciate our swift, accurate claims payment.

A rare but valuable feature of Securian Dental is our around-the-clock worldwide emergency coverage. Travel the world knowing that wherever you go, you're covered.



### Easy to afford

With four competitively priced plans, we have one that's right for any budget. Contribute as much as you like toward your employees' premiums or nothing at all.

### It's an easy decision. Choose Securian Dental

At Securian Dental, we make dental insurance easy—easy to understand, easy to afford, and easy to use. We'll pay your claim whether you're in Chattanooga or China. How's that for brilliant?

For more information, ask your broker, or call us toll-free at 866-827-3318.

## The Network Advantage—savings and convenience for your employees and you

### Terrific access

Securian Dental subscribers have access to DenteMax—one of America's leading dental networks. It's easy to find a network dentist. Simply visit [www.securiandental.com](http://www.securiandental.com) or call toll free 866-827-3318.

### Lower fees with no balance billing

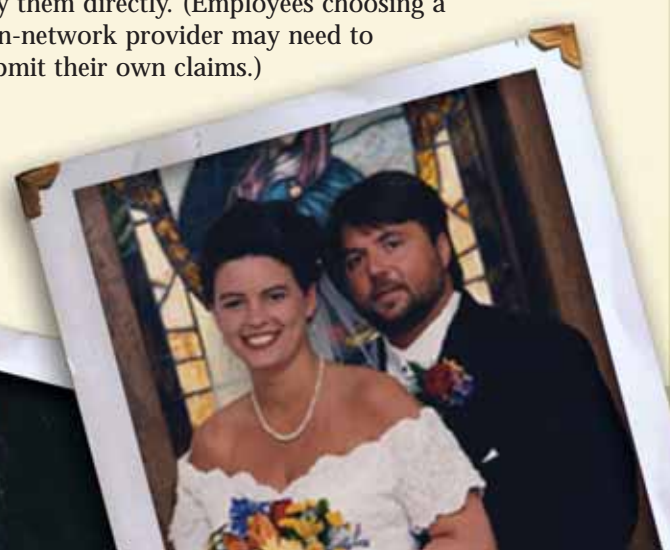
The advantages of seeing a DenteMax network dentist include stronger benefits plus the dentist's commitment not to charge more than the network's negotiated fee. (Employees who choose a non-network dentist may be billed for the difference between this fee and what the dentist usually charges.)

### Lower premiums

Lower claims costs result in lower premiums. And because our operating costs are among the industry's lowest, we're able to pass those savings on.

### No claims paperwork

When your employees see network providers, there's no paperwork involved. Network dentists bill us, and we pay them directly. (Employees choosing a non-network provider may need to submit their own claims.)



## Important Information Regarding Coverage

This brochure is intended to provide a convenient overview of coverage, and is not intended to be a complete description. Additionally, some provisions may vary by state. Only those services and supplies specifically listed in the Dental Benefit Plan Summary are covered under the plan, regardless of dental necessity. For complete details, please refer to your Dental Benefit Plan Summary, which outlines the specific treatments that are covered, the frequency with which those treatments are covered, and limitations, exclusions, and conditions under which coverage may remain in force. Exclusions and limitations are also available on our web site, [www.securiandental.com](http://www.securiandental.com).

## Only Two Employees Required to Enroll

Securian Dental is available to groups of two or more employees. If fewer than five employees are eligible, all eligible employees and dependents must enroll in the plan. If five or more employees enroll, there is no need to meet a participation-percentage requirement.

## Payment Subject to Allowable Charge

Claim payments are based on the amount charged by the dentist or our allowable charge, whichever is less. If a non-network dentist charges more than our allowable charge, the patient is responsible for the difference. [DenteMax network dentists agree not to charge more than the allowable charge.](#)

## Waiver of Waiting Periods

If your group has prior comparable coverage, enrolled employees will receive credit toward Securian Dental waiting periods for time under the prior plan. All waiting periods apply to new employees.

## Dual Option for Large Employers

Groups with 50+ eligible employees may offer their employees a choice of two plans.

## Instant Quotes 24/7 at [www.securiandental.com](http://www.securiandental.com)

Visit our Web site anytime to generate personalized quotes for groups of 2-99 employees. It takes less than 2 minutes, and you don't need a password or census. Personal assistance is also available toll-free at 866-827-3318.

**Brought to you by two industry leaders.**  
To create Securian Dental we've combined the strengths of Securian Life Insurance Company and DeCare Dental Health International, LLC (DDHI). Securian Life is authorized to conduct business in 44 states and the District of Columbia, and is recognized by A.M. Best with an A (Excellent—third highest in 16 categories) rating. Securian Life is part of the Securian Financial Group. DDHI is an affiliate of DeCare International, a global leader in oral health care management serving 4 million individuals in 15,000 companies nationwide. All this adds up to invaluable experience and financial strength you can trust.

To learn more about  
Securian Dental plans,  
please ask your broker  
or contact us at:

toll-free: 866-827-3318  
e-mail: [securianconnect@decare.com](mailto:securianconnect@decare.com)  
[www.securiandental.com](http://www.securiandental.com)



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

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toll-free 866-827-3318 • fax 866-440-8787 • [www.securiandental.com](http://www.securiandental.com)  
Securian Dental is offered under policy form series 03-30612 or a state variation thereof.