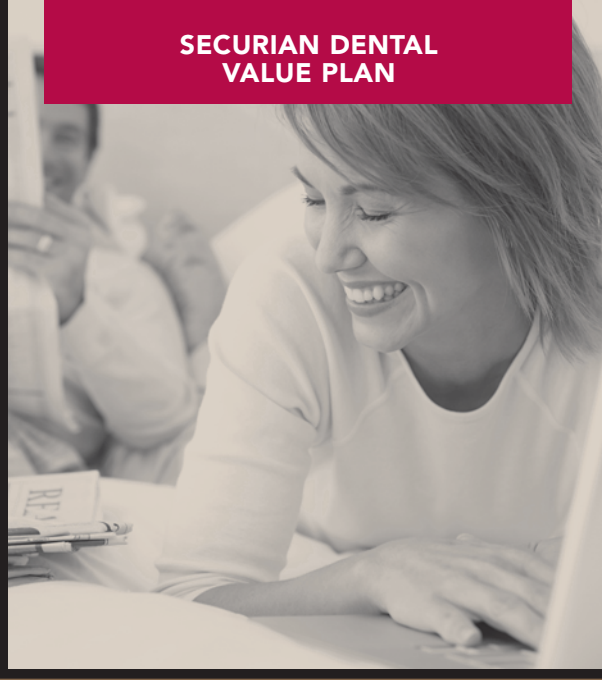


**SECURIAN DENTAL
VALUE PLAN**



Lower the dental premiums of your groups, not their expectations.

The Securian Dental Value plan is the answer for groups that expect more but want to pay less. Groups can take advantage of impressive upfront **premium savings of up to 20 percent** simply by asking employees to share in minimal out-of-pocket cost differences. There's no reduction in coverage percentages.

And when group members visit a network dentist with our Value PPO plan, there's no out-of-pocket cost difference at all between the Value plan and our regular plan. That's because network dentists agree not to charge more than the plan's allowable charge. In other words, the group achieves significant premium savings with no additional cost to the member and no reduction in coverage percentages.

Additional out-of-pocket costs members would pay for typical services
(compared to our regular plans)

	PPO plans in-network	Indemnity plans or PPO plans out-of-network
Oral exam	\$0	\$5
Adult cleaning	\$0	\$9
Silver filling	\$0	\$13

These are typical examples. Details will vary based on the specific procedure, ZIP code area and the specific plan's coinsurance level.

The Securian Dental Value plan delivers:

- Premium savings of up to 20 percent
- No reduction in coverage percentages
- No additional out-of-pocket costs for members in the PPO plans when they visit a network dentist
- Minimal out-of-pocket cost differences for members in the Indemnity plans or members who visit a non-network dentist in the PPO plans

With all Securian Dental plans, clients get:

- Top-notch service and fast, accurate claim processing
- Freedom to see any dentist
- Solid benefits for preventive, basic and major services
- Worldwide emergency coverage
- Employer-paid or voluntary plans for groups of 2+
- Peace of mind, knowing the plan is administered by an industry leader that currently is serving 4.6 million individuals in 24,000 employer groups

Securian Dental plans – an option that's right for any group

Contact your MGA or call our SecurianConnect team toll-free at **1-866-827-3318**, or visit us online at **www.securiandental.com**.



SECURIAN®