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truassure.com

TruAssure Insurance Company does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.



**truly helpful.
truly affordable.**

Individual and Family Insurance





Truly hassle-free. Truly affordable. Truly comprehensive dental benefits. **TruAssure is truly the best option** to help individuals and their families keep their teeth as healthy as possible.

TruAssure™ makes dental coverage as easy as possible. Our dental plans give you and your family the oral health care you need at a price you can afford – and we make it hassle-free!

TruAssure dental plans are available in many states across the nation. Visit truassure.com to see what plans are available in your state.

Why is dental care so important?

It's not just about keeping your smile looking good. Good oral health makes speaking, eating and drinking effortless, and your oral health is a vital part of your overall well-being. The fact is, regular cleanings don't just protect your teeth and gums better than you can do by yourself – a dental exam offers a view into your overall health.

Preventive dental services prevent oral health problems that can affect the rest of your body, and catch other issues before they turn into time consuming and expensive problems. Plus, dentists can spot symptoms of more than 120 other diseases – like diabetes, heart disease, kidney disease and certain cancers. You might not notice these early signs, but your dentist and hygienist will. That's why it's so important to have regular dental exams and cleanings. When you have dental insurance, you're more likely to get the dental care you need. That's why our plans have rich coverage for preventive services – and why we make them so affordable and hassle-free.

TruAssure Individual and Family Insurance*

- A variety of plans that all offer comprehensive coverage. It's easy to choose the best plan for you and your family.
- Benefits that are simple to understand. You don't have to read any fine print before you schedule a routine cleaning.
- Truly affordable coverage. You can make sure dental care fits easily into your budget.
- Stand-alone plans independent of your health insurance. You'll get richer coverage and lower out-of-pocket costs than a plan that's "embedded" in a health plan.
- Network dentists where you want them, when you need them. You can find a dentist who best fits your location and schedule. Close to your kids' school? On your way home from work? You'll find a dentist that works for you.
- Service that will make you smile. You can get the oral health care you need and get on with your life. We know the value of a healthy smile and what it means to your well-being!
- TruAssure offers ACA-certified Basic, Preferred and Preventive plans. We also offer individuals and families comprehensive dental plans that meet ACA requirements for pediatric dental coverage as well as coverage for adults. Visit truassure.com for more information about our ACA-certified plans.

*TruAssure dental plans are offered in association with the DenteMax Plus dental network arrangement, which includes dentists from the following dental networks: United Concordia, DenteMax and GEHA Connection Dental Network.



TruAssure makes it easy to get the care you need – with the coverage you want – at a cost you can afford.

How to Join

Visit truassure.com or contact us at [888-559-0781](tel:888-559-0781) to learn more.



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PLAN DESIGN SUMMARY

TruAssure Individual and Family Dental Plans



North Carolina

TruAssure Basic

Dental Plans for Adults or Children

	Kids under 19		Adults 19 and older	
	In-Network*	Out-of-Network*	In-Network*	Out-of-Network*
Preventive Services	Plan pays 100%		Plan pays 100%	Plan pays 90%
Basic Services	Plan pays 50% after \$155 deductible	Plan pays 40% after \$155 deductible	Plan pays 50% after \$50 deductible	Plan pays 40% after \$75 deductible
Major Services	Plan pays 50% after \$155 deductible	Plan pays 40% after \$155 deductible	Not covered	
Orthodontics (Medically necessary)	Plan pays 50%		Not covered	
Annual Maximum	None		\$2000	
Your Maximum Out-of-Pocket	\$350 per child or \$700 per family	Not included	Not included	
Enhanced Benefits Program	Included		Included	

TruAssure Preferred

Dental Plans for Adults or Children

	Kids under 19		Adults 19 and older	
	In-Network*	Out-of-Network*	In-Network*	Out-of-Network*
Preventive Services	Plan pays 100%		Plan pays 100%	Plan pays 90%
Basic Services	Plan pays 70% after \$50 deductible	Plan pays 60% after \$75 deductible	Plan pays 70% after \$50 deductible	Plan pays 60% after \$75 deductible
Major Services (6-month waiting period for adults 19 and older)	Plan pays 50% after \$50 deductible	Plan pays 40% after \$75 deductible	Plan pays 50% after \$50 deductible	Plan pays 40% after \$75 deductible
Orthodontics (Medically necessary)	Plan pays 50%		Not covered	
Annual Maximum	None		\$2000	
Your Maximum Out-of-Pocket	\$350 per child or \$700 per family	Not included	Not included	
Enhanced Benefits Program	Included		Included	

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Preventive Services: Exams; Cleanings; Bitewing X-rays; Fluoride treatment; Space Maintainers (under age 19); Sealants (under age 19)

Basic Services: Fillings; Simple tooth extractions; Gum disease treatment; Root canals; Surgical tooth extractions

Major Services: Denture relines and rebases, adjustments; Repairs to crowns, dentures and bridges; Crowns, onlays, post and core; Complete and partial dentures; Fixed bridge work

Enhanced Benefits Program: Offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions and suppressed immune systems) that can be positively affected by additional oral health care.

TruAssure Preventive

Dental Plans for Adults or Children

	Kids under 19 In- and Out-of-Network*	Adults 19 and older In- and Out-of-Network*
Preventive Services Exams Cleanings Bitewing x-rays Fluoride treatment Space Maintainers (under age 19) Sealants (under age 19)	Plan pays 100% in and out-of-network	Plan pays 100% in and out-of-network
Basic Services Fillings Simple tooth extractions Gum disease treatment Root canals Surgical tooth extractions	Plan pays 50% after \$85 deductible in and out-of-network	Not covered
Major Services Denture relines and rebases; adjustments Repairs to crowns, dentures and bridges Crowns, onlays, post and core Complete and partial dentures Fixed bridge work	Plan pays 50% after \$85 deductible in and out-of-network	Not covered
Orthodontics Medically necessary only	Plan pays 50% in network only	Not covered
Enhanced Benefits Program Offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions and suppressed immune systems) that can be positively affected by additional oral health care.	Included in and out-of-network	Not covered
Annual maximum	None	\$1000
Your maximum out-of-pocket	\$350 per child or \$700 per family in-network only	Not included

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Preventive Services: Exams; Cleanings; Bitewing X-rays; Fluoride treatment; Space Maintainers (under age 19); Sealants (under age 19)

Basic Services: Fillings; Simple tooth extractions; Gum disease treatment; Root canals; Surgical tooth extractions

Major Services: Denture relines and rebases, adjustments; Repairs to crowns, dentures and bridges; Crowns, onlays, post and core; Complete and partial dentures; Fixed bridge work

Enhanced Benefits Program: Offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions and suppressed immune systems) that can be positively affected by additional oral health care.

Learn more at truassure.com.

