



## TruAssure Dental Plans

TRUE CHOICES. TRUE SAVINGS. TRUE PROTECTION.  
TRULY GOOD COVERAGE.



• Max Savings • Choice • Choice Plus

### TruAssure Max Savings, Choice and Choice Plus Dental Plans for Individuals and Families\*

TruAssure offers affordable, hassle-free dental insurance for individuals and families without access to group-sponsored plans. TruAssure makes dental coverage as easy as possible. Our dental plans give individuals and their families the oral health care they need at a price they can afford – and we make it hassle-free!

Our TruAssure Max Savings, Choice and Choice Plus plans include a variety of options and benefits that many other carriers don't include, such as three cleanings per year and composite (white) fillings on all teeth. Our Choice and Choice Plus plans do not have waiting periods and allow individuals to choose from a selection of annual maximums. When you choose TruAssure as your dental benefits carrier, you can be sure that you're making the best choice for you and your family.

Here's why a TruAssure dental plan is the best choice for you and your family:

- **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.
- **Our plans focus on prevention.** You and your family get the preventive dental care you need before small issues turn into more costly and time-intensive treatments.
- **Truly affordable coverage.** You can make sure dental care fits easily into your budget.
- **TruAssure plans offer no age limits or rate increases for individuals older than 65.** Many carriers have age limits and age banded rates, charging those older than 65 more than younger customers.
- **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 schedule and location. Close to your kids' school? On your way home from work? You'll be able to 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 dental plans feature:

- The freedom to choose your own dentist
- Three cleanings per year
- Composite (white) fillings covered
- Comprehensive coverage
- One-time lifetime deductible for Choice and Choice Plus plans
- No waiting periods for Choice and Choice Plus plans
- Benefits increase after every year of continuous coverage for Choice and Choice Plus plans

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

\*All plans not available in all states. Visit [truassure.com](http://truassure.com) to see what plans are available in your state.

The Max Savings, Choice and Choice Plus plans are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks.



**Learn more at [truassure.com](http://truassure.com) or contact your sales representative for additional information.**

## PLAN DESIGN SUMMARY

# TruAssure Individual and Family Dental Plans\*



## Max Savings

Summary of Coverages	In-Network & Out-of-Network
<b>Annual Maximum</b>	\$1,000
<b>Deductible</b>	<ul style="list-style-type: none"><li>• \$50 per individual</li><li>• \$150 per family</li></ul>
<b>Preventive Services (Coverage A)</b> <ul style="list-style-type: none"><li>• Exams</li><li>• Cleanings (three per year)</li><li>• Bitewing X-rays</li><li>• Fluoride treatment (under age 14)</li><li>• Space maintainers (under age 14)</li><li>• Sealants (under age 14)</li></ul>	Plan pays 100% after deductible
<b>Basic Services (Coverage B)</b> <ul style="list-style-type: none"><li>• Fillings (posterior composites covered)</li><li>• Simple tooth extractions</li><li>• Gum disease treatment</li><li>• Root canals</li></ul>	Plan pays 50% after deductible
<b>Major Services (Coverage C)**</b> <i>(12-month waiting period)</i> <ul style="list-style-type: none"><li>• Denture relines and rebases; adjustments</li><li>• Crowns, onlays, post and core</li><li>• Complete and partial dentures</li><li>• Fixed bridge work</li><li>• Surgical tooth extractions</li></ul>	Plan pays 50% after deductible

The Max Savings plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. Both in-network and out-of-network services are paid off the PPO fee schedule.

\*All plans not available in all states. Visit [truassure.com](http://truassure.com) to see what plans are available in your state.

\*\* For Minnesota residents: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota residents only.

\*\* For Pennsylvania residents: The waiting period for Major Services (Coverage C) is 30 days for the Max Savings plan for Pennsylvania residents only.

[Learn more at truassure.com.](http://truassure.com)

**PLAN DESIGN SUMMARY**

**TruAssure Individual and Family Dental Plans\***



**Choice**

Summary of Coverages	In-Network & Out-of-Network	In-Network & Out-of-Network	In-Network & Out-of-Network
	Year 1	Year 2	Year 3
<b>Annual Maximum Options</b>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,000</li> <li>\$3,000</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,000</li> <li>\$3,000</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,000</li> <li>\$3,000</li> </ul>
<b>Deductible</b>	\$100 lifetime per person	\$100 lifetime per person	\$100 lifetime per person
<b>Preventive Services (Coverage A)</b> <ul style="list-style-type: none"> <li>Exams (two per year)</li> <li>Cleanings (three per year)</li> <li>Sealants (under age 14)</li> </ul>	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 100% after deductible
<b>Basic Services (Coverage B)</b> <ul style="list-style-type: none"> <li>Simple tooth extractions</li> <li>Fluoride treatment (under age 14)</li> <li>Bitewing X-rays</li> <li>Space maintainers (under age 14)</li> </ul>	Plan pays 40% after deductible	Plan pays 55% after deductible	Plan pays 80% after deductible
<b>Major Services (Coverage C)**</b> <ul style="list-style-type: none"> <li>Denture relines and rebases; adjustments</li> <li>Crowns, onlays, post and core</li> <li>Complete and partial dentures</li> <li>Fixed bridge work</li> <li>Fillings (composites covered)</li> <li>Gum disease treatment</li> <li>Root canals</li> <li>Surgical tooth extractions</li> <li>FMX or Pano X-rays</li> <li>Teeth whitening (lifetime max. \$100)</li> <li>Implants (subject to lifetime maximum \$500 and annual maximum \$250)</li> </ul>	Plan pays 25% after deductible	Plan pays 35% after deductible	Plan pays 50% after deductible
<b>Major Annual Maximum</b> The major annual maximum only applies to Coverage C. TruAssure will pay for major services up to the major annual maximum for each benefit year.  ***Denotes correlating annual maximum option selected for the plan. For example, if the \$1,250 annual maximum option is selected, then the \$500 major annual maximum applies to the plan.	<ul style="list-style-type: none"> <li>\$500 (\$1,250***)</li> <li>\$1,000 (\$2,000***)</li> <li>\$1,500 (\$3,000***)</li> </ul>	<ul style="list-style-type: none"> <li>\$500 (\$1,250***)</li> <li>\$1,000 (\$2,000***)</li> <li>\$1,500 (\$3,000***)</li> </ul>	<ul style="list-style-type: none"> <li>\$500 (\$1,250***)</li> <li>\$1,000 (\$2,000***)</li> <li>\$1,500 (\$3,000***)</li> </ul>

The Choice plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are paid based on the 70th percentile of reasonable and customary fees (70th R&C).

\*The Choice plan is not available in Ohio. All plans not available in all states. Visit [truassure.com](http://truassure.com) to see what plans are available in your state.

\*\*For Minnesota residents: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota residents only.

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**PLAN DESIGN SUMMARY**

**TruAssure Individual and Family Dental Plans\***



**Choice Plus**

Summary of Coverages	In-Network & Out-of-Network	In-Network & Out-of-Network	In-Network & Out-of-Network
	Year 1	Year 2	Year 3
<b>Annual Maximum Options</b>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,500</li> <li>\$5,000</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,500</li> <li>\$5,000</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250</li> <li>\$2,500</li> <li>\$5,000</li> </ul>
<b>Deductible</b>	\$100 lifetime per person	\$100 lifetime per person	\$100 lifetime per person
<b>Preventive Services (Coverage A)</b> <ul style="list-style-type: none"> <li>Exams (two per year)</li> <li>Cleanings (three per year)</li> <li>Sealants (under age 14)</li> </ul>	Plan pays 100% after deductible	Plan pays 100% after deductible	Plan pays 100% after deductible
<b>Basic Services (Coverage B)</b> <ul style="list-style-type: none"> <li>Simple tooth extractions</li> <li>Fluoride treatment (under age 14)</li> <li>Bitewing X-rays</li> <li>Space maintainers (under age 14)</li> </ul>	Plan pays 50% after deductible	Plan pays 65% after deductible	Plan pays 80% after deductible
<b>Major Services (Coverage C)**</b> <ul style="list-style-type: none"> <li>Denture relines and rebases; adjustments</li> <li>Crowns, onlays, post and core</li> <li>Complete and partial dentures</li> <li>Fixed bridge work</li> <li>Fillings (composites covered)</li> <li>Gum disease treatment</li> <li>Root canals</li> <li>Surgical tooth extractions</li> <li>Teeth whitening (lifetime max. \$100)</li> <li>Implants (subject to lifetime maximum \$1000 and annual maximum \$500)</li> </ul>	Plan pays 25% after deductible	Plan pays 50% after deductible	Plan pays 50% after deductible
<b>Major Annual Maximum</b> The major annual maximum only applies to Coverage C. TruAssure will pay for major services up to the major annual maximum for each benefit year.  ***Denotes correlating annual maximum option selected for the plan. For example, if the \$1,250 annual maximum option is selected, then the \$500 major annual maximum applies to the plan.	\$500 (\$1,250***) \$1,250 (\$2,500***) \$2,500 (\$5,000***)	\$500 (\$1,250***) \$1,250 (\$2,500***) \$2,500 (\$5,000***)	\$500 (\$1,250***) \$1,250 (\$2,500***) \$2,500 (\$5,000***)
<b>Orthodontics (Coverage D)</b>	Plan pays 15%	Plan pays 25%	Plan pays 50%
<b>Orthodontia Maximum</b>	<ul style="list-style-type: none"> <li>\$1,250 lifetime maximum per person</li> <li>\$625 annual limit</li> <li>Adult or Child coverage</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250 lifetime maximum per person</li> <li>\$625 annual limit</li> <li>Adult or Child coverage</li> </ul>	<ul style="list-style-type: none"> <li>\$1,250 lifetime maximum per person</li> <li>\$625 annual limit</li> <li>Adult or Child coverage</li> </ul>

The Choice Plus plan is offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the DenteMax, United Concordia and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are paid based on the 70th percentile of reasonable and customary fees (70th R&C).

\*The Choice Plus plan is not available in Ohio. All plans not available in all states. Visit [truassure.com](http://truassure.com) to see what plans are available in your state.

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