

Assurant (Pre-Paid Dental)

Dental Plan Overview

Assurant is a “Pre-Paid” HMO Dental Plan

- In-network providers only
- You must select a dentist from Assurant’s Heritage Provider Network
- The dentist must be selected before you go for services
- Treatments will be at reduced fees called copayments
- No plan maximum per year
- Does not cover orthodontics

United Concordia

Dental Plan Overview

United Concordia is a PPO Plan

- Access to in-network and out of network providers
- Plan highlights:
- \$50 fiscal year deductible
- Class I Services 100% (deductible waived)
- Class II Services 80%
- Class III Services 50%
- Fiscal Year Maximum \$1,500 per plan year/per person
- Orthodontic Lifetime Maximum \$2,000 per person