



Supplemental Senior Dental Insurance

*from Constitution Life Insurance Company,
a member of the Universal American family of companies.*

FACT: Seniors have a greater need for dental care than any other age group.

We never outgrow our need to visit the dentist.

Unfortunately, too often the cost of quality dental care may exceed what many living off a retirement income can easily afford.

Here's a different kind of dental plan. It was designed with the dental procedures seniors most commonly need in mind. This is a dental plan for people like you.

Some dental plans limit policyholders to unfamiliar network providers, require long waiting periods before you become eligible for basic services or offer limited coverage. Not so with Supplemental Senior Dental Insurance from Constitution Life Insurance Company!

Finally, a senior dental plan that gives you the freedom to choose your own dentist, and provides practical, comprehensive benefits that suit your needs as a senior.

So Smile, We've got you covered!

At a Glance



- **No** network - use your own dentist
- **No** copayment
- **No** deductible
- **No** application fee
- **Guaranteed** issue for age 63 and over
- **Guaranteed** renewable
- Premiums won't increase due to age

Please see your agent to determine which Area applies to you.

	STANDARD PLAN			ENHANCED PLAN		
	Area A	Area B	Area C	Area A	Area B	Area C
Annual Maximum Benefit	\$1,500			\$6,000		
Premium* (per person per month)	\$17.50	\$23.45	\$29.45	\$31.30	\$41.80	\$52.45

Sample Benefits	STANDARD PLAN			ENHANCED PLAN		
	Area A	Area B	Area C	Area A	Area B	Area C
Routine Exam	\$13	\$17	\$21	\$20	\$26	\$33
Cleaning	\$27	\$36	\$45	\$45	\$60	\$75
Full Mouth X-Rays	\$30	\$40	\$50	\$51	\$68	\$84
Dentures - upper or lower	\$206	\$275	\$344	\$338	\$450	\$563
Root Canal Molar	\$150	\$200	\$250	\$250	\$330	\$415
Filling - 3 surfaces	\$42	\$56	\$70	\$68	\$90	\$113
Crown - Porcelain fused to Gold	\$173	\$230	\$288	\$281	\$375	\$450

*Paying monthly via automatic bank draft.



Features of the Supplemental Senior Dental Insurance Plan

Use Any Dentist

This insurance pays benefits up to the maximum amount regardless of which dentist you use.

Choice of Annual Maximum

Depending on the plan you select, your maximum annual benefit will be from \$1,500 up to **\$6,000** — *Currently one of the highest maximums available for this type of insurance.*

Two Plans to Choose From

Which works best for you? Our Standard Plan with low monthly premiums or the Enhanced Plan with a reasonable monthly premium. Both are designed with your dental needs in mind.

Guaranteed Acceptance, Guaranteed Renewable

All applications will be accepted, subject to minimum age of 63, and this plan is guaranteed renewable. You can never be canceled as long as you continue to pay your scheduled premiums. (Rates may be adjusted for all policyholders periodically).

No Deductible

Your plan will pay for covered benefits without you having to meet a deductible first.

For Individuals 63 and Over and Their Spouses*

This plan is for seniors aged 63 or over. However, spouses are eligible for coverage — regardless of age. **Includes civil unions, registered domestic partners, legal partners, as required by state law.*

Sensible Waiting Periods

To keep premiums low and benefits high, waiting periods may apply before benefits can be paid for certain procedures. Every effort has been made to make these waiting periods reasonable.

Type	Services & Waiting Periods*
Type I	Routine exam; prophylaxis (cleaning) – No waiting period
Type II	Other X-rays; fillings; simple extractions; palliative treatment biopsies; histopathologic examinations; repairs to existing crowns, dentures and bridges; recementation of existing crowns, inlays, onlays and bridges; therapeutic drug injections — 6-Month waiting period
Type III	Endodontics (root canals), non-surgical periodontics (gum treatment); surgical extractions, extraction of impacted teeth; other oral surgery; general anesthesia and IV sedation; denture relines and rebases; denture adjustments. — 12-Month waiting period
Type IV	Periodontal Surgery; inlays and onlays; crowns; complete and partial dentures; fixed bridgework. — 18-Month waiting period

**Waiting Periods – Beginning with each insured person's effective date.*

Please see your agent for a complete listing of benefit amounts and frequency limitations payable for each procedure under your selected (Standard or Enhanced) plan and in your benefit area (Area A, B, or C).

Administrative Office
Senior Health Service Center
P.O. Box 13547
Pensacola, FL 32591-3547

Policyholder Services & Claims:
1-800-443-1565

www.constitutionlife.com



A Healthy CollaborationSM

Universal American (NYSE: UAM), through our family of healthcare companies, offers benefit plans designed to promote collaboration among our members and their healthcare professionals. This Healthy Collaboration improves the health and well-being of over two million people with Medicare every day.

Constitution Life is a member of the Universal American family of companies. Constitution Life offers a portfolio of products to America's seniors, including supplemental health insurance and life insurance.

Exclusions and limitations:

Services that are not included on the LIST OF COVERED DENTAL SERVICES will not be covered under this policy. This policy has waiting periods for some covered services that range from 6, 12 or 18 months.

Policy Form Series CLDEN 09

THIS IS A LIMITED BENEFIT DENTAL INSURANCE POLICY.

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL.

The policy itself sets forth in detail the rights and obligations of both you and your insurance company.

So it's important that you read your policy carefully! Constitution Life is not connected with or endorsed by the U.S. government or the federal Medicare program.

This is a solicitation for insurance. An agent may contact you.

www.UniversalAmerican.com