

Can I nominate my dentist to participate Assurant® Dental Network?

Absolutely! If your dentist is not already a participating provider, you may nominate them by completing the attached nomination card. Please allow 6 to 8 weeks to process your nomination request. To inquire about your nomination status call 800.442.7742.

Remember...

- You always have the freedom to choose any dentist to provide your dental care.
- You can save money by visiting a participating network dentist.
- Always identify yourself as an Assurant® Dental Network member when scheduling an appointment or visiting a participating dentist.



You can save money



With Assurant® Dental Network

*Products and services marketed by Assurant Employee Benefits are underwritten or provided by Union Security Insurance Company.

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Kansas City, MO 64108-2670
www.assurantemployeebenefits.com

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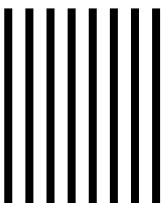
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KANSAS CITY MO 64108-9750



Assurant Employee Benefits offers you access to a national network of dental professionals. Assurant® Dental Network is our Preferred Provider Organization, committed to providing you outstanding service and customer satisfaction.¹

By visiting a network dentist...

- You can save money. Our network fees from participating dentists average approximately 30% lower than their normal fees on all covered services nationwide.
- You always have the freedom to choose any dentist to provide your dental care.
- You can encourage your dentist to participate by using the referral card or nominate them by completing the detachable nomination card.



How can I save money by using a network dentist?

Example showing how you can save money*	Visit to Network Dentist	Visit to Non-Network Dentist
Average charge for crown**	\$1,018	\$,1018
Minus network discount	30%	NA
Actual fee	\$713	\$1,018
Insurance pays 50%	\$357	\$509
You pay	\$356	\$509
Your savings by using a network dentist	\$153	NA

*This example is for illustrative purposes only. Savings may differ based on your specific dental plan or based on differences with network fees.

**Based on Union Security Insurance Company and Union Security Life Insurance Company of New York dental claims information as of 2012.

Figures shown have been rounded to the nearest dollar.

To receive similar savings, you have to use a network dentist.

What if I need to see a specialist?

You are welcome to use a participating specialist even if you do not receive general dentistry care from a participating general dentist. Network fees from specialists average approximately 30% lower than their normal fees nationwide.

Your company may or may not offer orthodontic coverage.

How do I find a network dentist?

It's easy to locate participating general dentists and specialists in your area. Assurant Employee Benefits offers you two convenient search methods.

- Visit** www.assurantemployeebenefits.com
 - Go to "For Members", click on "Find a dentist"
 - Choose the search method you prefer
 - Enter in your search criteria and a listing of participating dentists will be provided.
- Call** customer service at 800.442.7742 for assistance in locating a network dentist.

If you are more comfortable speaking a language other than English, we use a translation service whose interpreters are fluent in over 150 languages.

How do I schedule an appointment with a network dentist?

You and each of your eligible dependents should select a participating dentist(s), then call the dental office to make an appointment. When scheduling an appointment, identify yourself as a member and confirm the dentist's participation with Assurant® Dental Network. This will ensure that you receive the proper network fees.

We also advise you to confirm with the dental office that you will be seen by the network dentist that you have chosen, as some facilities have several dentists and not all participate in our network. It is your responsibility to make sure you are seeing a participating dentist in order to receive our network fees.

¹The Assurant® Dental Network provided by Assurant Employee Benefits includes 100,000+ unique dentists under access arrangements with Dental Health Alliance, L.L.C.® (DHA®) and other dental PPO networks.

Dental insurance plans contain limitations, exclusions, restrictions and can be cancelled by the insurer with advance notice. For costs and complete details contact Assurant Employee Benefits.

Perforate

Assurant® Dental Network nomination card

Use this postage paid postcard to nominate your dentist for membership. Please complete the following fields and mail today!

Dentist information:

First name _____ Last name _____
 Practice name _____ Specialty _____
 Street address _____
 Suite number _____ City _____
 State _____ Zip code _____ Phone number _____

Your name _____
 Your employer's name _____

Thank you for your nomination.

Perforate

Assurant® Dental Network referral card

Use this card to present to your dentist as an invitation to consider membership.

Dear Dr. _____ Date _____

Please accept this invitation to consider participating, the PPO affiliated with my Assurant Employee Benefits dental benefit plan.

This network was created by dentists for dentists and is one of the largest national dental PPOs. To find out about the advantages of participating, call 800.434.2638 or visit their web site at www.assurantemployeebenefits.com. Thank you in advance for considering Assurant® Dental Network!

From your patient,
 Name _____