## **Dental Insurance**

Wellabe makes it simple to sell dental care with two plan options with customizable, comprehensive coverage levels. They include first-day coverage and benefits for preventive, basic, and major services.

## **POLICY HIGHLIGHTS**

- Issue ages 18 to 89
- Guaranteed issue underwriting
- Monthly, quarterly, semi-annual, or annual billing options through a bank draft or credit card

## **CHOOSE ANY PROVIDER**

The Gold and Platinum plans give the freedom to use any provider and additional savings may occur with in-network dental providers. Our dental network focuses on neighborhood dentists. It is one of the largest in the United States, but it's not available in all states. Visit Wellabe.com/dental to see the list of providers.

## **SAVE MONEY**

- 1. Add a spouse to the dental policy at time of application to provide a combined savings.
- 2. Include a 5% discount if either the applicant or spouse (if applicable) are applying for and issued a Wellabe Medicare Supplement or Final Expense plan at the time of the dental plan or already have an existing Wellabe Medicare Supplement or Final Expense plan.<sup>1</sup>



Optional benefit riders²	Gold \$1,000	Gold \$1,500	Platinum \$1,000	Platinum \$1,500
Buyup benefit	Add \$1,000 of coverage (buyup) to maximize benefits.		Add \$1,000 of coverage (buyup) to maximize benefits.	
Calendar year maximum carry-over benefit	Allows up to \$3,000 to be carried over to the next calendar year.		Allows up to \$3,000 to be carried over to the next calendar year.	
Plan benefits				
Calendar year maximum	\$1,000	\$1,500	\$1,000	\$1,500
Preventive services (NWP)  Evaluations, cleaning, and X-rays	100%; \$0 deductible		100%; \$0 deductible	
Calendar year deductible	\$50 for basic and major services		\$50 for basic and major services	
We pay the following coinsurance percentages after the deductible:				
Basic services (NWP) Diagnostic X-rays, fillings, and nonsurgical extractions	50%		80%	
Major services Bridges, crowns, dentures, implants, surgical extractions, root canals, and periodontal services	20% within first 12 months; 50% after 12 months		20% within first 12 months; 50% after 12 months	

<sup>1.</sup> Insurance products are underwritten by Wellabe companies: Medico® Insurance Company, Medico® Corp Life Insurance Company, Medico® Life and Health Insurance Company, American Republic® Insurance Company, American Republic® Corp Insurance Company, and Great Western Insurance Company.

<sup>2.</sup> Only one rider may be chosen at time of application to add to a policy for an additional fee.