

Save more.
Smile more.

Living well starts with a healthy smile

Our Dental PPO plan helps you pay for the dental care you need and gives you access to the Careington Maximum Care Dental Network.

Our Dental PPO plan:

- Helps you save an average of 40% on dental care* when you visit network dentists
- Provides network discounts on all services, including basic and major services needed during the plan's waiting period
- Doesn't require a waiting period for preventive care, helping you get the coverage you need, right away
- Offers three different benefit levels to choose from, helping you find the plan that best fits your needs and budget

* Based on the average of the assigned Maximum Care (DN14) fees for all US Zip codes.

Get covered.
Contact me today:



National General Holdings Corp. (NGHC), headquartered in New York City, is a specialty personal lines insurance holding company. National General traces its roots to 1939, has a financial strength rating of A- (excellent) from A.M. Best, and provides personal and commercial automobile, homeowners, umbrella, recreational vehicle, motorcycle, lender-placed, supplemental health and other niche insurance products.

The plan does not meet the pediatric dental coverage level requirements as mandated by the Affordable Care Act. Pediatric dental coverage that meets the Affordable Care Act's coverage level requirement may be purchased through your state's marketplace or your insurance agent.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance with Medicare available at www.medicare.gov

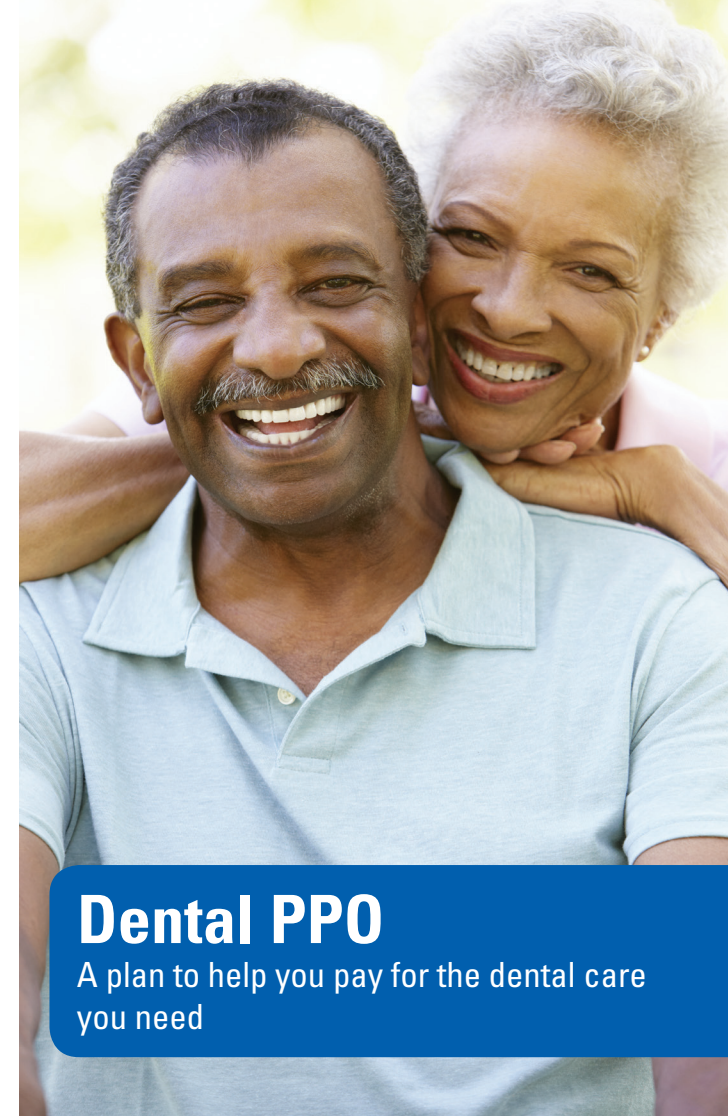
This document provides summary information. For a complete listing of benefits, exclusions and limitations, please refer to the Insurance Policy. In the event there are discrepancies with the information in this document, the terms and conditions of the coverage documents will govern.

Go to ngah-ngic.com and download the Dental PPO brochure.

THIS PLAN PROVIDES LIMITED BENEFITS.

Plan availability varies by state. In some states this plan is only available through the L.I.F.E. Association. Membership fees apply.

NGAH-DENTALPPO-TRIFOLD (05/2019)
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Dental PPO

A plan to help you pay for the dental care you need



National General Accident and Health markets products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

Choose your Dental plan

We make it easy for you to get the care you need

All you have to do is find a network provider close to you and schedule a visit. Since we pay network dentists directly, you don't even have to file a claim. Go in, get your dental care and be on your way.

Plan Benefits	Essentials	Essentials Plus	Enhanced
Annual deductible Deductible does not apply to preventive services	\$50 / Individual \$150 / Family	\$50 / Individual \$150 / Family	\$50 / Individual \$150 / Family
Annual coinsurance What this plan pays for each type of service	Preventive: 100% Basic: 70% Major: 0%	Preventive: 100% Basic: 70% Major: 25%	Preventive: 100% Basic: 80% Major: 50%
Annual maximum benefits	\$1,000 / person	\$1,250 / person	\$2,000 / person
Waiting periods	Preventive: 0 months Basic: 6 months Major: Not covered	Preventive: 0 months Basic: 6 months Major: 12 months Dentures: 18 months	Preventive: 0 months Basic: 6 months Major: 12 months Dentures: 18 months

L.I.F.E. Association is a membership organization that provides lifestyle-related benefits to its members. Membership in the Association is required in order to be eligible for this insurance coverage in certain states. Annual membership dues may be collected in installments with insurance premium. Membership dues are non-refundable and failure to remit membership dues will result in loss of eligibility to participate in any of the Association-sponsored programs or benefits. National General Accident & Health may also realize some benefit from these fees. Membership is not required in GA, IL, MO, and WI.



Locate a dental provider near you at:
[Careington.com/NGAHDPPPO](https://www.careington.com/NGAHDPPPO)

All three benefit levels are guaranteed issue and help you pay for most dental procedures, including routine oral exams and cleanings.

Examples of preventive, basic and major services include:

- **Preventive:** Evaluations, examinations, cleanings, fluoride treatments and x-rays
- **Basic:** Emergency treatment of dental pain, deep sedation/general anesthesia for basic services, consultations, amalgam and resin-based composite fillings, denture adjustments and repairs, denture rebase and relines, and extractions
- **Major:** Deep sedation/general anesthesia for major services, inlay/onlay restorations, crowns (single restoration only), endodontics, surgical periodontal services, and dentures