

Cerion, Inc.
Dental Insurance Benefit Summary

Presented by: Assurant Employee Benefits

Effective: January 1, 2009

Policy: 5408164

Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Plan Description

Calendar Deductible – Individual		\$50
Calendar Deductible – Family		3 individuals
Deductible Applies		Class II & III
Calendar Year Maximum Benefit		\$3,000
Orthodontia		Applies to Child Only
Orthodontia Deductible		None
Orthodontia Lifetime Maximum		\$2,000
Coinsurance		Highlights of Covered Services
Class I: Diagnostic & Preventive	100%	Oral evaluations, routine cleanings, bitewing X-rays, fluoride treatments, sealants, space maintainers, intraoral complete series X-rays or panoramic film, genetic test for susceptibility to oral diseases.
Class II: Basic	80%	Fillings, including tooth-colored fillings on posterior teeth, simple extractions, stainless steel crowns, root canal therapy, oral surgery, biopsy (including brush biopsy), periodontics, localized delivery of antimicrobial agents, general anesthesia and intravenous sedation, other X-rays.
Class III: Major	50%	Crowns, full and partial dentures, bridges, implants.
Class IV: Child Only Orthodontia	50%	Orthodontic extractions, full or partial bands, appliances (removable and fixed).

Pre-Estimation: If the charge for any dental treatment is expected to exceed \$300, Assurant Employee Benefits recommends a dental treatment plan be submitted to Claims for review before treatment begins.

Commonly asked questions about Dental insurance:

Q: What are my deductibles?

A: Your plan has a \$50 per person deductible. The family deductible is satisfied when 3 family members meet their \$50 per person deductible. The deductible is waived for Preventive services. Your Orthodontia coverage has no deductible.

Q: What is Lifetime of Smiles?

A: The Lifetime of Smiles program expands many of our dental plans to include benefits that our members have been asking for. Some of the highlights include:

- Coverage for up to 4 periodontal cleanings in a 12-month period
- Genetic testing – to help identify individuals who are at risk for gum disease
- Periochips – to control bacteria and reduce the size of periodontal pockets
- Posterior tooth-colored fillings – preferred by many dentists and their patients
- Brush biopsies – for help with early detection of oral cancer
- Online Dental Health Center – a resource that offers up-to-date information available on oral health

Q: Can I see my own dentist?

A: Yes, this plan allows you to see any dentist you want. However, the DHA PPO may allow you to receive a higher level of benefits if you utilize a preferred provider.

Q: Do I have any waiting periods?

A: No, your plan has no waiting periods.

Q: Who is a Late Entrant?

A: A "Late Entrant" is anyone who enrolls in this dental plan more than 31 days after becoming eligible for the plan. Late Entrants may be subject to additional waiting periods for Class II Basic, Class III Major, and Class IV Orthodontia services. Late Entrant Waiting Periods may also apply to employees who were not covered under their employer's prior dental plan.

Q: Who are eligible dependents?

A: Those qualified to be covered under your dental plan include your spouse and unmarried children less than age 25. See your certificate or group insurance policy for additional eligibility details.

Customer Service	Claims
Assurant Employee Benefits PO Box 2939 Clinton, IA 52733-2939 800.733.7879	Assurant Employee Benefits PO Box 2940 Clinton, IA 52733-2940 800.442.7742 Electronic Claims: Payor 70408

For more information regarding claims and services, please visit our website at:

www.assurantemployeebenefits.com or call us at 800.733.7879

This summary provides only a general overview and does not contain or describe all plan details. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Assurant Employee Benefits for additional information.