



Senior Dental Insurance

from **American Progressive**

AT A GLANCE

- Choose your own dentist
- Affordable rates
- Guaranteed issue
- Choice of benefit plan that fits your needs
- Guaranteed renewable

DENTAL COVERAGE THAT IS SPECIALLY DESIGNED FOR SENIORS

Today, most dental plans are limited to restrictive networks and inadequate benefits. That's why American Progressive, specialist in senior health care coverage, is offering a new dental plan that is specifically designed for seniors with no restrictive networks and a generous choice of benefits.

Senior Dental Insurance from American Progressive allows you to choose any dentist you wish to provide your care. Additionally, you can choose the level of coverage, from high to low, that best fits your needs and your budget. This plan offers coverage for dental procedures that are typically needed by seniors.

Plus, it's guaranteed issue. Talk to your American Progressive agent today about Senior Dental Insurance and choose the dental program that best fits your needs.

QUESTIONS?

Call toll-free 1-800-443-1565, or visit www.amerprog.com.

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**UNIVERSAL AMERICAN
FINANCIAL CORP.**

American Progressive is part of Universal American Financial Corp., a strong family of companies that offers a comprehensive portfolio of products, including supplemental life and health insurance and asset accumulation products, to America's seniors.

SENIOR DENTAL INSURANCE

For this benefit category...	Senior Dental Insurance PAYS for...
Type I	Routine exam, prophylaxis
Type II	X-rays; fillings; simple extractions; palliative treatment
Type III	Biopsies; histopathologic examinations; repairs to existing crowns, dentures and bridges; recementation of existing crowns, inlays, onlays and bridges; therapeutic drug injections
Type IV	Endodontics (root canals); non-surgical periodontics (gum treatment); surgical extractions; extractions of impacted teeth; other oral surgery; general anesthesia and IV sedation; denture relines and rebases; denture adjustments
Type V	Periodontal Surgery; inlays and onlays; crowns; complete and partial dentures; fixed bridgework; Temporomandibular Joint (TMJ) Disorders (Subject to Lifetime Maximum of \$500.00 per Insured Person)

FEATURES OF THE AMERICAN PROGRESSIVE SENIOR DENTAL POLICY

Features	What they mean...
Plans	You can choose from a low benefit (Standard) plan that pays a \$1000 maximum annual benefit, or a high benefit (Enhanced) plan that pays a \$1500 maximum annual benefit.
Annual Deductibles	Choose from the following: \$25, \$50, \$75 and \$100.
Eligibility	Any person who is age 65 or older is guaranteed issue.
Coverage for Spouse	The spouse of an applicant is also eligible to apply for coverage, regardless of his or her age.
Multiple Payment Methods	Choose annual or semiannual. Or, if you prefer, a monthly payment can be automatically deducted from your checking account or your credit card.
Affordable Rates	Our rates are competitive and customized by region.
Claims Servicing	Quick and easy payment on claims.
Customer Service	Our senior health service center provides you personalized service from knowledgeable and experienced professionals. Our team is specially trained to meet the needs of our senior customers.

Co-insurance at this coverage level...

After this waiting period

Paid at 100% of the Covered Dental Expenses ¹	None
Paid at 80% of the Covered Dental Expenses ¹	12 Months (6 months for x-rays)
Paid at 50% of the Covered Dental Expenses ¹	6 Months
Paid at 50% of the Covered Dental Expenses ¹	12 Months
Paid at 50% of the Covered Dental Expenses ¹	12 Months

¹ **Covered Dental Expenses** means the lesser of the actual charge, the Dentist's Usual Charge, or the Maximum Covered Expense (i.e the **Scheduled Allowance**) for a Covered Service.

STANDARD VS. ENHANCED BENEFIT COMPARISON

The following is a sample list of dental services from the **Scheduled Allowance** which will be the maximum covered expenses considered for payment by the company after the expiration of any applicable waiting period. See the Schedule Allowance for the complete list of covered dental services.

AREA A (Maximum Covered Expenses)

Procedure		Standard Benefit Plan*	Enhanced Benefit Plan*
Routine Exam	Type I	\$12.00	\$18.00
Cleaning (prophylaxis)	Type I	\$25.60	\$38.40
Amalgam Filling (one surface)	Type II	\$32.00	\$48.00
Simple Extraction (single tooth)	Type II	\$40.00	\$60.00
Molar Root Canal	Type IV	\$200.00	\$300.00
Porcelain Crown	Type V	\$320.00	\$480.00
Complete Mandibular Denture	Type V	\$384.00	\$576.00

AREA B (Maximum Covered Expenses)

Procedure		Standard Benefit Plan*	Enhanced Benefit Plan*
Routine Exam	Type I	\$15.00	\$22.50
Cleaning (prophylaxis)	Type I	\$32.00	\$48.00
Amalgam Filling (one surface)	Type II	\$40.00	\$60.00
Simple Extraction (single tooth)	Type II	\$50.00	\$75.00
Molar Root Canal	Type IV	\$250.00	\$375.00
Porcelain Crown	Type V	\$400.00	\$600.00
Complete Mandibular Denture	Type V	\$480.00	\$720.00

AREA C (Maximum Covered Expenses)

Procedure		Standard Benefit Plan*	Enhanced Benefit Plan*
Routine Exam	Type I	\$18.00	\$27.00
Cleaning (prophylaxis)	Type I	\$38.40	\$57.60
Amalgam Filling (one surface)	Type II	\$48.00	\$72.00
Simple Extraction (single tooth)	Type II	\$60.00	\$90.00
Molar Root Canal	Type IV	\$300.00	\$450.00
Porcelain Crown	Type V	\$480.00	\$720.00
Complete Mandibular Denture	Type V	\$576.00	\$864.00

*Benefits shown are subject to deductibles and co-insurance amounts.

WHY AMERICAN PROGRESSIVE?

American Progressive Life & Health Insurance Company of New York is a leading provider of senior insurance products, including supplemental health insurance, life insurance and asset accumulation products. We are dedicated to helping America's seniors protect themselves and their families with products that offer flexibility and value, and are backed by exceptional service.

Founded in 1945, American Progressive is part of the Universal American Financial Corp. family of companies.

DETAILS OF YOUR AMERICAN PROGRESSIVE SENIOR DENTAL PLAN

Plan Selected: Annual \$1,000 Maximum (Standard)
 Annual \$1,500 Maximum (Enhanced)

Annual Deductible: \$25 \$50 \$75 \$100

Applicant's Name: _____

Spouse's Name: _____

Your American Progressive Agent:

Name: _____

Phone Number: _____



Administrative Office:
Senior Health Service Center
P.O. Box 13547
Pensacola, FL 32591-3547
1-800-443-1565
www.amerprog.com



Policy Form Series PRDEN 03 NY

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!*