

Experience Independent Health's 55+ Dental Plan

At Independent Health, we're dedicated to understanding the needs of our members. We listen carefully and develop the right plans and services to keep them healthy. That, of course, includes oral health.

In addition to creating bright smiles, good oral health includes early diagnosis for gum disease, which may reduce risks or complications associated with hypertension, diabetes, cardiovascular disease or oral cancers.

Given the importance of dental health, we've partnered with Delta Dental – the industry leader in dental insurance – to offer you comprehensive dental plans with some of the lowest rates in the area.

| <i>Benefit</i> | <i>Example</i> | <i>Option 1 Plan Pays</i> | <i>Option 2 Plan Pays</i> |
|--|--|-------------------------------|-------------------------------|
| Diagnostic and Preventive | Exam, x-rays, teeth cleanings (prophylaxis) | 100% | 100% |
| Periodontics (non-surgical) | Non-surgical treatment of gum disease and gingivitis including periodontal cleanings, scaling and root planing or "deep cleaning" to treat periodontal (gum) disease | 80% | 50% |
| Denture Repair | | 80% | 50% |
| Basic Restorative | Fillings (cavities-"silver" and "white" non-molar) | 50% | 50% |
| Oral Surgery | Tooth extractions | 50% | 50% |
| Endodontics | Root canal therapy | 50% | 50% |
| Periodontics (surgical) | Treatment of gum disease and gingivitis | 50% | 0% |
| Major Restorative | Crown and cast restorations | 50% | 0% |
| Prosthodontics (dentures) | Dentures, bridgework | 50% | 0% |
| TMJ | Temporomandibular joint dysfunction treatment | 50% | 50% |
| Deductible Per Calendar Year (Diagnostic and preventive services are exempt) | | \$0 | \$100 |
| Maximum Benefits Per Calendar Year | | \$1,500 | \$1,000 |
| <i>Monthly Rates</i> | | | |
| Individual Only | | \$29.97 | \$16.51 |
| Individual and Spouse | | \$53.40 | \$28.15 |



Independent Health's 55+ Dental Plan

Dental Coverage That'll Bring a Smile to Your Face

Available to Independent Health members age 55 or older (and their spouses also 55 years or older), the 55+ Dental Plan provides comprehensive, custom-designed dental coverage.

Affordable Coverage with a Choice of Plans

The Delta Dental plans offered through Independent Health feature low rates and low or no deductibles along with greater allowances toward your annual dental needs. Independent Health offers two Delta Dental plans:

- **Option 1:** Features a \$1,500 annual maximum benefits and no deductible for any dental work.
- **Option 2:** Features a \$1,000 annual maximum benefits and a \$100 deductible.

Unlike other plans, there is no deductible for preventive and diagnostic work, such as annual exams, x-rays and cleanings.

Dental Care Close to Home

Delta Dental has an extensive network of over 100,000 dentist locations nationwide, including 767 locations in Western New York. For a complete list of participating dentists, visit www.midatlanticdeltadental.com. If you have questions or are interested in enrolling in the 55+ Dental Plan, call Independent Health at (716) 635-4900 or 1-800-958-4405. TDD users call (716) 635-4840.

You trust Independent Health to take care of your medical needs. Trust us to provide you with the same high quality dental care.



www.independenthealth.com