



AlwaysCareSM

AlwaysDentalSM

For Individuals

Did you know?

Customer Service is the key to our business—we strive to be the company that is easy to do business with.

Tooth decay remains the most common chronic disease among children ages 5-17 with 59% affected.^a

AlwaysDental gives you the affordable, first class benefits you seek.

Employed adults lose more than 164 million hours of work each year due to dental disease or dental visits.^b

120 mental and physical diseases can be detected through the mouth.^c

Our Customer Service Staff is available when you need us with extended and Saturday hours.

59% of Americans do not receive regular oral health care.^d

^a Issue Briefs on Challenge for the 21st Century: Chronic and Disabling Condition

^b American Hygienist Association 02/03

^c Jed J. Jacobson, D.D.S., M.S., M.P.H. 2/06

^d Satcher D. Oral health in America: A report by the surgeon general. U.S Department of Health and Human Services. Rockville MD. NIH pub. 2000

At Last! Affordable Quality Dental and Vision Coverage for You and Your Family!

AlwaysDental is now available to you as an individual insurance benefit. This program offers coverage for routine twice-annual exams and common dental procedures. We are including an annual vision exam performed by a licensed ophthalmologist or optometrist (\$35 allowance—with no deductible—one visit per year).

Freedom of Choice

Choose any dental provider you want for insured benefits. The plan pays a flat dollar amount per dental procedure based on the fee schedule for your specific region. You can also go to one of the over 54,000 dental providers (www.AlwaysDental.com) and generally pay even less. AlwaysDental pays the lesser of the provider's actual charge and the amount listed in the Schedule of Covered Dental Procedures. The vision network provides vision discounts at over 10,000 locations nationwide (www.outlookvision.com).

Easy to Get

If you are age 19 to 64, simply enroll online at www.AlwaysCareBenefits.com or complete a simple application (available to download at www.AlwaysCareBenefits.com or by calling 888-729-5433, extension 2006), and mail it back to us. Your acceptance is guaranteed!

Flexible and Affordable

We offer many different coverage options: Individual; Individual & Spouse; One-Parent Family; or Two-Parent Family. Plus, you choose the billing option that's most convenient for you. Premiums are based on your attained age (except in Florida) at each policy anniversary date. Please see accompanying rate information for details.

Hassle-Free

There's no guesswork. All you do is present your card and, in most cases, your dentist will submit your claim (Or you may send it to us.) For preventive care and basic dental services, coverage begins the very first day. No waiting!

AlwaysDentalSM & Vision Discounts For Individuals

Offering All the Services You Need

AlwaysDental products include the dental care you need, the services and procedures you want, where you want it done. You can also choose your own dentist, or go to one of over 54,000 dental providers in our nationwide network and generally pay even less!

	Services Available	Frequency of Services
Preventive No Waiting Period	<ul style="list-style-type: none"> • Oral Evaluations • Bitewing X-rays • Full Mouth X-rays • Simple Cleaning • Fluoride Treatment 	<ul style="list-style-type: none"> • 2 times per 12 months • 1 time per 12 months • 1 time per 60 months • 2 times per 12 months • 1 time per 12 months up to age 16
Basic No Waiting Period	<ul style="list-style-type: none"> • Sealants • Space Maintainers • Fillings • Simple Extractions • Palliative Emergency Treatment 	<ul style="list-style-type: none"> • 1 time per molar per 36 months • 1 per lifetime per arch • 1 time per tooth surface per 24 months • 1 time per 12 months
Major 12 Month Waiting Period	<ul style="list-style-type: none"> • Anesthesia* • Oral Surgery • Endodontics • Periodontics • Single Tooth Restorations (Crowns, Inlays, Onlays) 	<ul style="list-style-type: none"> • 1 time per 7 years
Prosthodontic (Dentures) 24 Month Waiting Period	<ul style="list-style-type: none"> • Fixed Prosthodontics • Removable Prosthodontics • Prosthodontic Repairs and Adjustments 	<ul style="list-style-type: none"> • 1 time per 7 years • 1 time per 7 years
Orthodontics No Waiting Period	In-Network Discounts only	

*In conjunction with oral surgery subject to review.

Deductible

Just \$50 per year for each covered family member.

Maximum Benefit

\$1000 per year for each covered family member.

Plan Reimbursement

100% of the scheduled amount for the service required.

Plus an Extra Vision Benefit!

You'll receive an annual \$35 eye exam allowance (except in WA). You may also be eligible for special pricing from over 10,000 vision providers on other vision services.



AlwaysCareSM
AlwaysDentalSM AlwaysVisionSM



Contacting AlwaysCare:

1-888-729-5433

Monday–Friday: 7:30 A.M. to 8:30 P.M.

Saturday: 9 A.M. to 3 P.M. (CST)

www.AlwaysCareBenefits.com

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Please Note: See Schedule of Covered Services for a sampling of covered procedures. A full listing will be provided with your policy. Services and benefits paid vary according to region. This form is not a contract of insurance. Please note: this is a brief description of the AlwaysDental plan. It should be used only as a guide. It does not contain complete plan details. Terms and conditions, including a complete list of benefits, limitations and exclusions, are defined in the member certificate issued following enrollment in the plan. If questions arise concerning coverage, the subscriber certificate and riders will govern.

AlwaysDental is underwritten by National Guardian Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company).

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, Guardian Life.

Form Series NDNIND2005

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