



Now available with our *new*
Network Savings Card



Dental Indemnity

Get cash benefits to help you pay for dental care

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

NGAH-NHICDENTALINDEMBRO

National General 
Accident & Health


Protect your healthy smile

Get cash to help pay for dental checkups and treatments

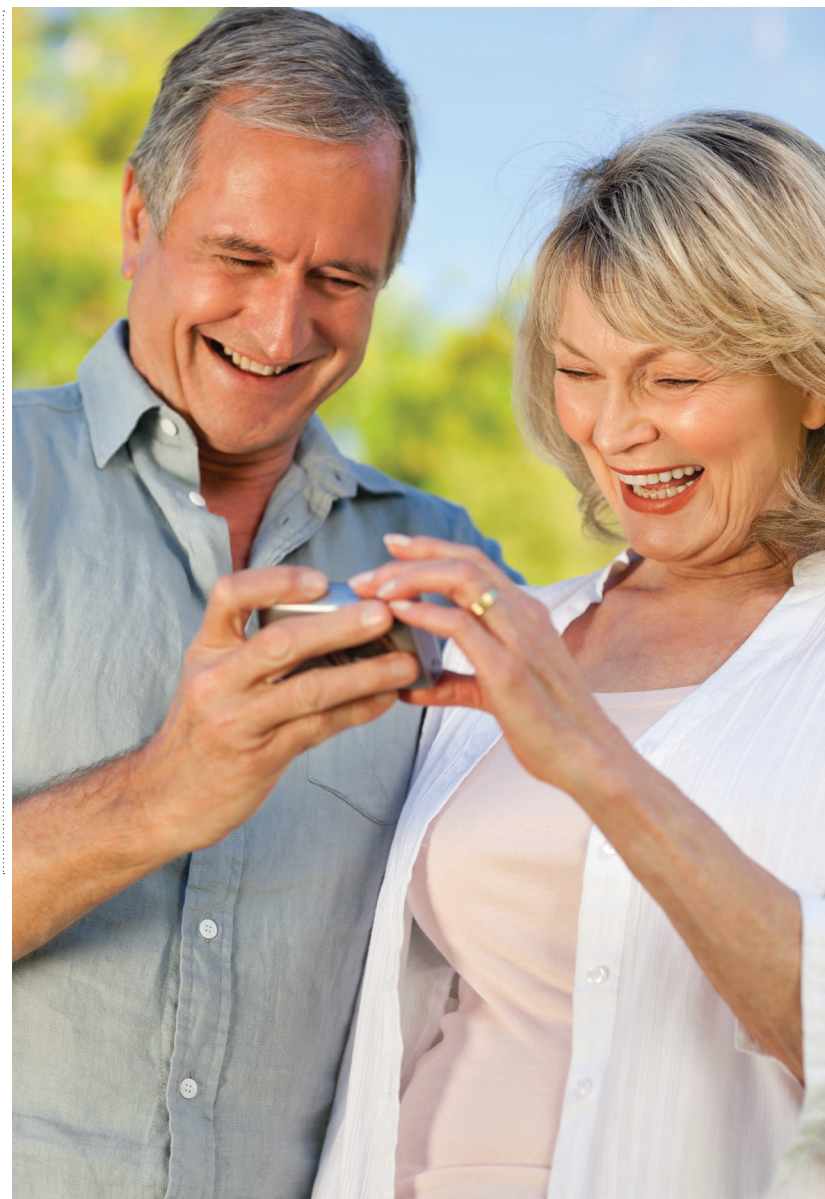
Dental Indemnity coverage from National General Accident & Health pays cash benefits when you have dental checkups and treatments, helping you catch small problems before they become big expenses.

Add our Network Savings Card to your plan to save an average of 45% on dental care¹ — on top of the cash benefits from this plan — when you visit in-network providers.

Our dental plans include:

- 
- Coverage for applicants from birth through age 94
 - Set benefits that pay for preventive care and covered treatments — available for you, your spouse and any dependent children
 - No waiting period for preventive and basic services. Your benefits are available on your plan's effective date
 - The option to add our Network Savings Card to help you save an average of 45% on dental care¹

Easily add Dental coverage to any medical plan



THIS PLAN PROVIDES LIMITED BENEFITS.

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.

¹ Based on the average of the assigned Maximum Care (DN14) fees for all US Zip codes.



Choose your Dental plan

We have three unique Dental benefit levels to choose from: Basic, Intermediate and Plus. All you have to do is select the benefit level meeting your needs and budget.

BENEFIT EXAMPLES*

Preventive services

Two visits per person each calendar year, separated by at least 150 days.

Examples:

- » Exams, x-rays, cleaning

BASIC

\$75/visit

INTERMEDIATE

\$100/visit

PLUS²

\$100/visit

Basic services

Payments are 50% of the listed benefit in the first policy year and 100% thereafter.

Examples:

- » Filling
- » Extraction; erupted tooth or exposed root
- » Reline complete denture (laboratory)

\$75

\$50

\$150

\$150

\$100

\$300

\$150

\$100

\$300

Major services

For the Plus plan, there is a 180-day waiting period on major services in most states.³ After the waiting period, payments are 50% of the listed benefit for the remainder of the first policy year and 100% thereafter. Major services are not covered under Basic or Intermediate plans.

Examples:

- » Inlay; metallic; two surfaces
- » Crown; resin
- » Retreatment of previous root canal therapy
- » Complete denture
- » Maxillary sinusotomy

—

—

—

—

—

—

—

—

—

—

\$330

\$450

\$250

\$375

\$825

Annual Benefit

The maximum calendar-year benefit. Preventive services benefits do not take away from this annual benefit.

\$500

\$1,000

\$1,500

* Benefit amounts may vary by procedure code.

² Availability of Plus benefit level varies by state.

³ The 180-day waiting period applies for major services in all states where dental coverage is available except Kansas.

More. Affordable care.



Add our Network Savings Card to save an average of 45% on dental care⁴

Save even more money on dental care by adding our Network Savings Card to your plan. The Network Savings Card gives you access to the Careington Maximum Care Dental Network.

With this card, you get discounts on:

- Routine oral exams and cleanings⁵
- Major work such as dentures, root canals and crowns

The Network Savings Card includes discount-vision programs to help you save on eye care and eyewear. Card owners get:

- One rate of \$50 for eye exams^{6,8}
- 15% savings on contact lens exams^{7,8}
- Special pricing on complete pairs of glasses and sunglasses



Get discounts on cleanings,⁵ routine oral exams, and major work such as dentures, root canals and crowns



Gain access to the Careington Maximum Care Dental Network



Use network providers to get discounts on all dental services⁵

THIS PLAN IS NOT INSURANCE and is not intended to replace health insurance. This plan does not meet the minimum creditable coverage requirements under M.G.L. c.111M and 956 CMR 5.00. This plan is not a Qualified Health Plan under the Affordable Care Act. The range of discounts will vary depending on the type of provider and service. The plan does not pay providers directly. Plan members must pay for all services but will receive a discount from participating providers. The list of participating providers is at Careington.com/NGAHD Savings. A written list of participating providers is available upon request. You may cancel within the first 30 days after effective date or receipt of membership materials (whichever is later) and receive a full refund. Discount Plan Organization and administrator: Careington International Corporation, 7400 Gaylord Parkway, Frisco, TX 75034; phone 800-441-0380.

NGAH-NHICDENTALINDEMBRO

Not available in UT, VT and WA.

If you cancel your dental plan, your Network Savings Card is canceled, as well.

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

5 Network Savings Card provides discounts on all dental services.

6 This cost is only available with the purchase of a complete pair of prescription glasses. Otherwise, the 20% applies to the eye exam only.

7 Applies to contact lens exam, not materials. You're responsible for 100% of the cost of contact lenses.

8 These prices are available through the Vision Savings Pass discount program.



How this plan works

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

Combining this Dental plan with our Network Savings Card helps you get significant savings on the dental care you need. Now, we'll show you how this combination can break down big expenses into much smaller, more manageable out-of-pocket costs.

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

Let's do some math

Getting a crown is considered a Major dental service, which is covered under the Plus level plan.⁹ If you need one, the average price of getting a crown is about \$1,068.¹⁰

Yeah, not fun. Combining this Dental plan with our Network Savings Card can significantly reduce this cost and save your bank account from financial shock.

TREATMENT COST	\$1,068
TOTAL WITH NETWORK DISCOUNT*	\$726
DENTAL PLAN BENEFIT	- \$450
TOTAL COST TO YOU	\$276



Your Dental benefit and network discount
would save you \$792 on the crown¹¹

* Network discount is based on the average assigned Maximum Care (DN14) fees in the Los Angeles, Orlando, Chicago and New York City metropolitan statistical area.

⁹ Benefit example uses benefit amounts from a Plus level plan on its second year.

¹⁰ Example claim amount is based on 2016 National General Accident & Health claims data. Actual costs may vary.

¹¹ Example provided for illustration purposes only.

Limitations and Exclusions

These plans provide limited benefits for specified dental services and treatments, are not a major medical insurance plan and do not provide benefits for:

- Any procedure or treatment not shown on the list of covered services
- Procedures before the effective date, after the termination date of coverage, or in excess of the maximum calendar year benefit
- Any procedure performed by an immediate family member or a person other than a dentist or dental hygienist or, in Idaho, a denturist
- Any service that is not required for the preservation or restoration of oral health
- Experimental or investigative services
- Preventive services performed within 150 days of previously submitted preventive services
- Repairs to dental work within 180 days of the initial procedure
- Replacement prosthetics, crowns, inlays or onlays within five years of the previous placement
- Dental implants or the removal of implants
- Cosmetic services, unless performed to correct a functional disorder
- Orthodontic treatment and services
- Services performed outside the United States, its territories and Canada, except for emergency dental treatment
- Replacement of any tooth missing prior to the effective date
- Placement of full or partial dentures, including a Maryland Bridge, unless replacing a functioning natural tooth extracted while you were covered
- Inlays, onlays, bridgework or crowns for those under age 16, except for stainless steel or plastic crowns

- Any procedure or treatment required due to:
 - » War or any act of war
 - » Participation in the military service of any country or international organization
 - » Attempted suicide or self-inflicted sickness or injury
 - » Taking part in a riot or insurrection
 - » Participating in an illegal occupation or activity
 - » Voluntary use of any controlled substance, except when taken as instructed by a physician
 - » Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot
 - » Operating a motor vehicle while your blood alcohol level was over the legal limit

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the Dental benefit Plus plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions.

Coverage is renewable provided you have not moved to a state where we do not offer this plan or no longer qualify as a dependent. National General Accident & Health has the right to change premium rates upon providing appropriate notice.

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/Publications/Pubs/pdf/02110.pdf

Plan availability varies by state.

For use in AK, AL, AR, AZ, CA, CO, CT, DC, FL, GA, IA, ID, IL, IN, KS, KY, LA, MI, MN, MO, MS, MT, NC, NE, OK, PA, SC, SD, TX, VA, WI, WV, WY.

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.

(Rev. 10/2019) © 2019 National Health Insurance Company. All rights reserved.



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.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.