



## Voluntary Dental Insurance

- *Maintain Good Oral Hygiene*
- *Reduce the Risk of Heart Attack, Oral Cancer and Diabetes*
- *Save on Regular Check-Ups and Preventive Oral Care*

Amalgamated Life is committed to the well-being of working men and women.

Did you know that oral cancer, heart disease and diabetes can be detected through regular dental visits? Also, people with diabetes who received regular periodontal care can lower their overall medical and pharmacy costs by more than 10% and their diabetes-related medical costs by as much as 19%. For pregnant women, preventing periodontal disease is vital to avoiding a higher risk for pre-term births and low birthrate/birth weight babies. Still only 40% of employers offer voluntary dental solutions.

*The Voluntary Dental Insurance policy is insured by Guardian Life and covered through Guardian's Managed DentalGuard HMO Network which protects over six million employees and their families at 120,000 companies. Here is why the Voluntary Dental Insurance Policy is so important for you and your family:*

- The American Dental Hygienists' Association estimates that for every \$1 spent on preventive oral health care as much as \$8–\$50 will be saved on future emergency and/or restorative dental procedures.

- The plan provides 100% coverage for preventive services.
- This 100% employee paid insurance offers both single and family coverage options.
- The plan provides unlimited annual maximums.
- The plan provides orthodontia coverage for adults and children.
- The plan offers coverage for oral cancer screenings, anesthesia and teeth whitening.
- One set of rates includes:
  - ADP COBRA Services
  - Common Census Enrollment Technology
  - AliCare Third Party Administration

Take action today to protect your oral and overall health, and your family's finances with this Voluntary Dental Insurance.

### *Dental Plan Advantages*

When asked what benefits mattered most to employees, dental insurance ranks second only to health coverage. While many employers can't afford to absorb the complete costs of an employee dental program, they can offer their employees a cost-effective alternative which is a voluntary dental program.

Voluntary dental programs represent a win-win for employer and employee alike. Employers can demonstrate their business to be employee-centered and a "Workplace of Choice" and employees can rely on their dental insurance to offset the high costs associated with sound dental care.

The best voluntary dental plans offer employees coverage for the most common dental care requirements such as bi-annual check-ups and cleanings, as well as preventive treatments and even dental surgeries all provided by skilled dental practitioners in an extensive network of professionals. These "Best in Class" plans also provide the option that dental insurance can be paid for through convenient payroll deductions.

### *About Amalgamated Life*

Amalgamated Life Insurance Company is a leading provider of life and health insurance serving working men and women since 1943.

Amalgamated Life has consistently earned the "A" (Excellent) rating from A.M. Best Company since 1975, attesting to our proven policies and procedures, adherence to the industry's highest standards, strong fiscal condition and excellent claims-paying ability.

- ▶ **The information in this product sheet is in an abbreviated form only.** The actual coverage and amounts are subject to all the terms, limitations and exclusions in the individual policy. If the information in this product sheet differs from the individual Dental Policy, the terms of your policy govern.
- ▶ **For specific information regarding features and benefits of Amalgamated Life's Worksite Dental Policy,** call 866-975-4089. Consider attending the next Open Enrollment Session in your organization.

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