

## Voluntary Dental Insurance

- *Provides All of the Options Organizations and Their Members Want*
- *Helps Organizations Help Their Members Maintain Good Oral Hygiene and*
- *Reduce the Risk of Heart Attack, Oral Cancer and Diabetes*

You know Amalgamated Life to be a valuable resource for diverse insurance solutions. Our consecutive A.M. Best "A" (Excellent) ratings since 1975 attest to our strong fiscal condition and excellent claims-paying ability. Now you have another reason to rely on Amalgamated Life - our Voluntary Dental Insurance.

*The Voluntary Dental Insurance policy is underwritten 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 Voluntary Dental Insurance Policy is so valuable:*

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

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### *Dental Plan Advantages*

When asked what benefits mattered most to them, dental insurance ranks second only to health coverage among employees. 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.

Market data found that 72% of companies with 1,000 or more employees believe that they must offer dental benefits to attract employees. (Source: LIMRA and NADP U.S. Group Dental Plans 2009 Annual Review)

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.

### *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.

▶ **Competitive compensation package for brokers.** For more information, please contact your Amalgamated Life Worksite sales representative.