

### ***How Soon Will My My Coverage Start?***

Coverage starts on the effective date. The effective date issued will begin on the first of the month following Meritain Health's (the administrator) receipt of the completed Enrollment form and payment of the first month of premium.

### ***Who is Eligible for Coverage?***

This plan is offered to individuals ages 18 and over, their spouses, and their eligible dependents.



### ***Who is the Insurance Company?***

Pan-American Life Insurance Company serves and protects thousands of customers throughout the Americas. The company is currently licensed in 46 states, the District of Columbia, and Puerto Rico and has affiliates in Colombia, Guatemala and Panama, as well as branch offices in Ecuador, El Salvador and Honduras.

### ***Who is the Administrator?***

Meritain Health specializes in providing dental plan services for the group and individual dental market nationwide.

Their focus is dental administrative services for both fully insured and self funded dental plans for groups of 2 or more as well as individuals. Their expertise is in providing customized plans that meet employers' needs while exceeding expectations in customer service.

Insert Your Contact Information Here

***Don't miss out on this opportunity to have high quality, affordable dental coverage for you and your family!***

***Now One Life Dental is Easy!***



**Affordable  
Dental Insurance  
for Individuals  
and Families Including  
Age 65 and Over**



### What is Dental for One?

Dental for One offers you access to high quality, affordable dental coverage for your entire family. Coverage is provided for preventive, diagnostic, basic and major dental services.

### What are the Features of Dental for One?

- ◆ \$1,000 annual maximum benefit per insured
- ◆ Benefits for preventive, diagnostic, basic and major services
- ◆ No age limits
- ◆ No waiting periods on preventive care
- ◆ OrthoCare benefits available as an option
- ◆ Pay by MasterCard, Visa, Discover or automatic monthly bank draft
- ◆ Under age 65 - \$10 office visit co-pay
  - \$100 One-Time Deductible
- ◆ Age 65 and over - \$25 office visit co-pay
  - \$100 Annual Deductible
- ◆ Choose your own dentist

### What is Covered?

#### (Basic Plan Indemnity)

- ◆ Preventive & Diagnostic Services:
  - Oral Exams - 100%
  - Cleanings - 100%
- ◆ Basic Services:
  - X-rays - 80%
  - Fillings - 80%
  - Simple Extractions - 80%
- ◆ Major Services:
  - Endodontics - 50%
  - Periodontics - 50%
  - Oral Surgery - 50%
  - Dentures - 50%
  - Crowns - 50%
  - Bridges - 50%

### Waiting Periods

- ◆ No waiting period on preventive services
- ◆ 6 months on basic services
- ◆ 18 months on major services

Go To [www.onelifedental.com?agent=dougfrank](http://www.onelifedental.com?agent=dougfrank)

Get an instant quote by going

to

[www.onelifedental.com?agent=dougfrank](http://www.onelifedental.com?agent=dougfrank)

or call us at XXX-XXX-XXXX

### What is an Indemnity Plan?



A Dental Indemnity plan is commonly known as a fee-for-service or traditional plan. If you select an

Indemnity plan, you'll likely have the freedom to visit any dentist you wish. You typically will not be required to obtain referrals, however, some plans may require you to obtain preauthorization for certain procedures. Most Dental Indemnity plans require you to pay a deductible. After you have paid your deductible Indemnity policies typically pay a percentage of "usual, customary and reasonable (UCR) rates" for covered services. For example, the insurance company may pay 80% and you may be required to cover the remaining 20% of the UCR.

Enroll now  
and keep  
your teeth  
healthy.



Call us TODAY at XXX-XXX-XXXX