



## AHCP *Dental*

The AHCP Saver Dental Plan, offered through your licensed agent, can protect you and your family on both routine and major dental expenses. It offers you access to affordable dental care, which is a vital component of general health and well-being.

As a member of the AHCP Saver Dental Plan, you have the option to visit the dentist of your choice. You have a choice of over 89,000 providers from the DenteMax network. By visiting a provider in the DenteMax network you can maximize your benefit while reducing out-of-pocket expenses. DenteMax network providers will offer benefits at a discounted rate, saving you additional money beyond the benefit of your plan.

The AHCP Saver Dental Plan is offered through membership in the America's Health Care Consumer Association – an association committed to helping Americans save money on everyday expenses, including healthcare.

**Join today!**

## AHCP *Saver Dental*

With a low annual deductible and affordable rates, the AHCP Saver Dental Plan offers an economical way to protect your family and save on your dental expenses. The plan provides extensive coverage for the most typical dental procedures, such as cleanings and exams, while also offering protection on more costly procedures such as root canals and bridges.

At network dental providers, diagnostic & preventive dental work, including exams and cleanings are covered at 80%; Basic procedures, including fillings are covered at 40%; and Major procedures such as crowns, are covered at 20%. When using in-network providers, member is only responsible for co-insurance; there is no balance billing for in-network.

The AHCP Saver Dental provides the following benefits to you and your family:


- \$25 annual deductible per covered person
- 80% coverage on Diagnostic & Preventive procedures\*
- 40% coverage on Basic procedures\*
- 20% coverage on Major procedures\*
- No waiting period for Diagnostic, Preventive and Basic procedures
- 12-month waiting period for Major procedures
- Generous Annual maximum of \$1,000 per covered person

*\*At a participating DenteMax Network provider. Out of network benefits are calculated based on the Maximum Allowable Charges as set by the plan. Benefits are calculated using a Maximum Allowable Charge. Maximum Allowable Charges are limitations on billed charges and are based on fees paid to Network Providers in the geographic area where the expenses are incurred.*

*For Out of Network Providers, members are responsible for amounts charged by the provider that exceed benefits, and may be required to remit payment at the time of service.*

*This program is not available in all states.*

*The AHCP Saver Dental Plan is only available to U.S. citizens or people with a lawful, permanent residence in the United States with a valid Social Security number. Primary member must be at least eighteen (18) years of age.*

| Overview of Benefits   |   |
|--|---|
| <b>Program Features</b>  |  |
| Dental Plan Description  |   |
| Annual Calendar Year Maximum   | \$1,000   |
| Calendar Year Deductible   | \$25<br>Per Individual  |
| Does Deductible apply to Diagnostic & Preventive?  | Yes   |
| Waiting Periods on Major Type Procedures?  | Yes, 12 months  |
| Dental Insurance Benefits  |   |
| Diagnostic & Preventive*   |   |
| Oral Evaluations, Bitewing X-Rays, Lab and Other Diagnostic Tests, Prophylaxis, Fluoride Treatment, Sealants   | 80%   |
| Basic*   |   |
| Fillings, General Services (including Emergency Treatment), Space Maintainers, Simple Extractions  | 40%   |
| Major*   |   |
| Oral Surgery (includes Surgical Extractions), Periodontics, Endodontics, Inlays/Onlays/Crowns & Bridges, Dentures & other Removable Prosthetics, Fixed Prosthetics | 20%   |
| Association Membership Benefits  |   |
| AHCCA Association Membership   | *   |
| Vitamin Discounts  | *   |
| Fitness Program  | *   |
| Hearing Aid Discounts  | *   |
| Car Rental Discounts   | *   |
| <b>One Time Enrollment Fee</b>   | \$10.00   |
| <b>Recurring Monthly Price</b>   | Individual<br>\$25.00   |

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AHCP Dental is a product of America's Health Care/Rx Plan Agency (AHCP). AHCP licensed agents receive compensation for promoting America's Health Care Consumer Association (AHCCA) and selling memberships in the association. The AHCP Dental Plans are not affiliated with any state or federal government agencies. Features and providers are subject to change.

AHCP is a member of Alliance HealthCard, Inc., a publicly traded company (OTC BB:ALHC.OB). AHCP specializes in marketing health and life insurance products to individuals, self-employed and small business owners.

**Notices:**

The Dental Plan is provided to you through a group policy (Policy Form NDNGRP 04/06 IL) issued to the America's Health Care Consumer Association and insured by National Guardian Life Insurance Company, a company that has been providing quality benefits & services since 1910 and is not affiliated with The Guardian Life Insurance Company of America, aka The Guardian or Guardian Life.

This information is a brief description of the important features of the plan. Complete terms and conditions of coverage are set forth on policy form issued to **America's Health Care Consumer Association**. The dental product may vary by State and may not be available in all States.