
MTN Health Insurance, LLC

For a free - no obligation quote, or to apply for any VoluntaryMart policy please call:
Don Osborn 303-594-1939
don@mtnhealthinsurance.com

For more information about Assurant VoluntaryMart please go to:
<http://mtnhealthinsurance.com>

Not all products available in all states.



VoluntaryMartSM Dental Insurance Riders

Added Protection – Superior Solutions

Boost your VoluntaryMartSM coverage with optional Riders.

INFLATION BENEFIT RIDER

This Rider increases the original benefit amounts in the list of covered dental treatment and wellness services in the dental policy by 10% at the end of every third policy year. The maximum number of increases is 5.

ORTHODONTIC BENEFITS RIDER

This Rider pays for actual charges incurred, up to \$300 for the initial covered orthodontic treatment. After the initial treatment, the rider pays \$300 at the end of every quarter for continued covered treatment. Children 15 or under are eligible. Covered procedures are limited to:

- Cephalometric Film
 - Oral/Facial Images (including intraoral and extraoral images)
 - Diagnostic Casts
 - Limited Orthodontic Treatment of Adolescent Dentition
 - Comprehensive Orthodontic Treatment of Adolescent Dentition
 - Removable Appliance Therapy
 - Fixed Appliance Therapy
 - Pre-orthodontic Therapy
 - Periodic Orthodontic Treatment Visits (as part of contract)
 - Orthodontic Retention (removal of appliances, construction and placement of retainers)
-

LIMITATIONS AND EXCLUSIONS (Orthodontic Benefits Rider)

In addition to the Limitations and Exclusions of the policy:

- No benefits are payable for orthodontic services until the Rider has been in force for 24 months.
- Benefits are limited to an individual lifetime maximum of \$1,200 per Insured Person.
- The maximum amount payable, combined for all persons covered under the Rider, is \$2,400 per Calendar Year.
- Orthodontic benefits are provided only for covered dependent children who are age 17 or younger on the initial covered treatment date. Benefits end on a child's 18th birthday.