



# Senior Dental Insurance

from American Pioneer\*

## AT A GLANCE

- ✓ Choose your own dentist
- ✓ Affordable rates
- ✓ Guaranteed issue
- ✓ Choice of benefit plan that fits your needs
- ✓ Guaranteed renewable

## DENTAL COVERAGE THAT IS SPECIALLY DESIGNED FOR SENIORS

Today, most dental plans are limited to restrictive networks and inadequate benefits. That's why American Pioneer, specialist in senior health care coverage, is offering a new dental plan that is specifically designed for seniors with no restrictive networks and a generous choice of benefits.

Senior Dental Insurance from American Pioneer allows you to choose any dentist you wish to provide your care. Additionally, you can choose the level of coverage, from high to low, that best fits your needs and your budget. This plan offers coverage for dental procedures that are typically needed by seniors.

Plus, it's guaranteed issue. Talk to your American Pioneer agent today about Senior Dental Insurance and choose the dental program that best fits your needs.

\* In Arkansas d/b/a Florida American Pioneer Life Insurance Company

Insurance Specialties LLC  
7505 State Hwy 37/PO Box 275  
Purdy MO 65734  
[www.insspecial.com](http://www.insspecial.com)

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UNIVERSAL AMERICAN  
FINANCIAL CORP.

American Pioneer Life Insurance Company is a part of Universal American Financial Corp., a strong family of companies that offers comprehensive supplemental life and health insurance products to America's seniors.

Your Senior Dental policy is protected by the financial strength of American Pioneer, a legal reserve life insurance company founded in 1961. We are dedicated to providing quality products and personalized service to our many policyholders.

## WHY AMERICAN PIONEER?

Founded in 1961, American Pioneer Life Insurance Company is today part of the Universal American Financial Corp. family of companies. As one of the 10 insurance company subsidiaries of Universal American, American Pioneer has become one of the country's leading providers of senior insurance products, including supplemental health insurance, life insurance and annuity products.

American Pioneer is proud and honored to be building our success on the strong foundation of Universal American. The stability of this relationship allows us to offer our agents and our policyholders insurance products of the highest quality, along with the superior service these fine products deserve.

## DETAILS OF YOUR AMERICAN PIONEER SENIOR DENTAL PLAN

Plan Selected:  Annual \$1000 Maximum  Annual \$1500 Maximum

Deductible:  \$25  \$50  \$75  \$100

Applicant's Name: \_\_\_\_\_

Spouse Name: \_\_\_\_\_

Your American Pioneer Agent:

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_



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## Policy Form Series APDEN 03

THIS IS NOT THE INSURANCE CONTRACT AND ONLY THE ACTUAL POLICY PROVISIONS WILL CONTROL. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. So it's important that you *read your policy carefully!* American Pioneer is not connected with or endorsed by the U.S. government or the federal Medicare program.

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At this coverage level...	After this waiting period
Paid at 100% of the covered dental expenses <sup>1</sup>	None
Paid at 80% of the covered dental expenses <sup>1</sup>	12 Months
Paid at 50% of the covered dental expenses <sup>1</sup>	12 Months
Paid at 50% of the covered dental expenses <sup>1</sup>	12 Months
Paid at 50% of the covered dental expenses <sup>1</sup>	24 Months

<sup>1</sup> Covered dental expenses means the lesser of the actual charge, the Dentist's Usual Charge, or the Maximum Covered Expense (i.e the schedule allowance) for a Covered Service.

Features	What they mean...
<b>Multiple Payment Methods</b> .....	Choose annual or semiannual, or if you prefer, a monthly payment plan can be automatically deducted from your checking account or your credit card.
<b>Affordable Rates</b> .....	Our rates are competitive and customized by region.
<b>Claims Servicing</b> .....	Quick and easy payment on claims.
<b>Customer Service</b> .....	Our senior health service center provides you personalized service from knowledgeable and experienced professionals. Our team is specially trained to meet the needs of our senior customers.

**SENIOR DENTAL INSURANCE**

<b>For this benefit category...</b>	<b>Senior Dental Insurance PAYS for...</b>
Type I	Routine exam, prophylaxis
Type II	X-rays; fillings; simple extractions; palliative treatment
Type III	Biopsies; histopathologic examinations; repairs to existing crowns; dentures and bridges; recementation of existing crowns, inlays, onlays and bridges
Type IV	Endodontics (root canals); non-surgical periodontics (gum treatment); surgical extractions; extractions of impacted teeth; other oral surgery; general anesthesia and IV sedation; denture relines and rebases; denture adjustments
Type V	Periodontal Surgery; inlays and onlays; crowns; complete and partial dentures; fixed bridgework

**FEATURES OF THE AMERICAN PIONEER SENIOR DENTAL POLICY**

<b>Features</b>	<b>What they mean...</b>
<b>Plans</b> .....	You can choose from a low benefit plan that pays a \$1000 maximum annual benefit, or a high benefit plan that pays a \$1500 maximum annual benefit.
<b>Annual Deductibles</b> .....	Choose from the following: \$25.00, \$50.00, \$75.00 and \$100.00.
<b>Eligibility</b> .....	Any person who is age 65 or older is guaranteed issue.
<b>Coverage for Spouse</b> .....	The spouse of an applicant is also eligible to apply for coverage, regardless of his or her age (certain eligibility restrictions apply).

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