



\*The above listed company is an independent insurance agency and has no financial affiliation to Medical Mutual of Ohio.

Ronald Newton  
newtonservices@outlook.com  
803-210-5343



## Dental Insurance

### Wellness begins with prevention.

MedMutual Protect's **Dental Insurance** is a policy that provides affordable dental coverage with benefits you can really use today.

- With this policy everyone can receive dental care, from routine cleanings to comprehensive dental procedures.
- Great coverage that helps cover preventive care and major dental procedures.
- You choose the maximum benefit coverage. Reimbursement can be made to you or your dentist based on the set scheduled amount.
- No restrictive network, which allows you to use the dentist of your choice.
- Policy pays in addition to any other coverage.

**Begin your journey to dental health with our flexible benefits allowing you to choose the coverage that fits your needs.**

Our plans include:

- ✓ Preventive Services
- ✓ Basic Services
- ✓ Major Services

MedMutual Protect is the brand name for insurance products issued by subsidiary insurance companies controlled by Medical Mutual of Ohio. Each subsidiary of Medical Mutual of Ohio is solely responsible for the insurance products it underwrites and issues. This is a brief description of benefits only. Only the actual policy provisions will control. There are limitations on the benefits payable under this policy. See policy and/or its outline of coverage for benefits, costs, limitations, exclusions, renewability, waiting periods and pre-existing conditions. Each individual's eligibility is subject to underwriting guidelines. The MedMutual Protect insurance policies, either alone or in combination with each other, are not major medical coverage or "Minimum Essential Coverage" under the federal Patient Protection and Affordable Care Act. This policy does not meet minimum essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions. This policy is individually underwritten by **Reserve National Insurance Company**.

# Why Choose our Dental Policy?

## Policy Benefits:

- **Your dentist, your choice. No restrictive network**, which allows you to choose the dentist you want.
- **You will receive a lump sum amount per covered service** up to your policy maximum.
- **Up to \$1,500 per covered person per calendar year**, with benefits paid directly to you or your dentist.
- **Guaranteed renewable** at your option – regardless of future dental problems.
- **No waiting period nor deductible** for Preventive Care.

## Your Dentist, Your Choice

You're free to use any dentist. Dental Preventive Benefits up to a maximum of \$275 per calendar year.

	Basic Coverage	Major Coverage
<b>Annual Benefit Maximum</b>	\$1,000	\$1,500
<b>Preventive Services</b> (Up to \$150 per visit, no Waiting Period)		
Routine Exams, X-Rays, Cleanings, Fluoride	X	X
<b>Basic Services</b> (Benefits will not be paid during basic services 3 month waiting period, Subject to the combined Max Benefit Limitation)		
Fillings, Replacement or repair to existing	X	X
Replacement or repair to existing Bridges	X	X
Replacement or repair, adjustment to existing Dentures	X	X
<b>Major Services</b> (Benefits will not be paid during Major Benefit 6 month Waiting Period, Subject to the combined Max Benefit Limitation)		
Inlay and Onlay		X
Crowns		X
Root Canal		X
Dentures		X
Bridges		X

See policy for full list of coverages.

Note: Orthodontic treatment, dental implants and cosmetic dental care are covered only if for treatment of an accidental injury that occurs while this policy is in force.

This is a brief description of benefits only. Only the actual policy provisions will control. There are limitations on the benefits payable under this policy. See policy and/or its outline of coverage for benefits, costs, limitations, exclusions, renewability, waiting periods and pre-existing conditions. Each individual's eligibility is subject to underwriting guidelines. The MedMutual Protect insurance policies, either alone or in combination with each other, are not major medical coverage or "Minimum Essential Coverage" under the federal Patient Protection and Affordable Care Act. This policy does not meet minimum essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions. This policy is individually underwritten by **Reserve National Insurance Company**.