

# Dental, Vision and Hearing Highlight Sheet

## Prime DVH

PRODUCT DETAILS	
Issue Ages	0 – 90
Renewability	Guaranteed Renewable for Life
Underwriting	Guaranteed Issue
Easy Enrollment	Best-in-class e-app allows sales via face-to-face, voice signature, screen sharing or email. Our innovative combo application make cross selling our additional supplemental products faster and easier than ever before.
Premium Factors	Issue Age, Unisex, Unismoke
Annual Benefit Levels	Choose an annual maximum of \$1,000, \$1,500, or \$2,000 per policy year that covers dental, vision, and hearing per person.
Network Details	<p>“Passive” network framework means your clients can choose any provider they want, or get even better pricing for covered services if they go to one of our participating providers!</p> <ul style="list-style-type: none"> <li>• <b>Dental</b> – Careington Maximum Care Network</li> <li>• <b>Hearing</b> – TruHearing</li> </ul>
Waiting Periods	<p>The following waiting periods will be applicable:</p> <ul style="list-style-type: none"> <li>• <b>Covered Immediately:</b> Preventive and Basic Dental Services, Vision/Hearing Exams</li> <li>• <b>Covered after 9 months:</b> Major Dental Services, Vision/Hearing Hardware</li> </ul>
Deductible	\$100 annual policy deductible applicable for Basic and Major Dental Services, Vision Hardware and Hearing Hardware only. There is no deductible for all other covered services.

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BENEFIT DETAILS	SERVICE TYPE	WAITING PERIOD	DEDUCTIBLE/COPAY	BENEFIT/COVERAGE LEVEL
Dental	Preventive	None	None	100% Coverage in all Years
	Basic	None	\$100 Policy Deductible	60% in Year 1, 70% in Year 2, 80% in Years 3+
	Major	9 Months	\$100 Policy Deductible	60% in Year 1, 70% in Year 2, 80% in Years 3+
Vision  Maximum Benefit: \$200/year, subject to policy max	Exams	None	None	100%
	Hardware	9 Months	\$100 Policy Deductible	60% in Year 1, 70% in Year 2, 80% in Years 3+
Hearing  Maximum Benefit: \$500/2-years, subject to policy max	Exams	None	None	100% (up to \$75) in All Years
	Hardware	9 Months	\$100 Policy Deductible	60% in Year 1, 70% in Year 2, 80% in Years 3+