

Now available with our *new*
Network Savings Card



Dental Insurance

Get cash benefits to help you pay for dental care

National General Accident and Health markets products underwritten by Time Insurance Company, National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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National General 
Accident & Health


Protect your healthy smile

Get cash to help pay for dental checkups and treatments

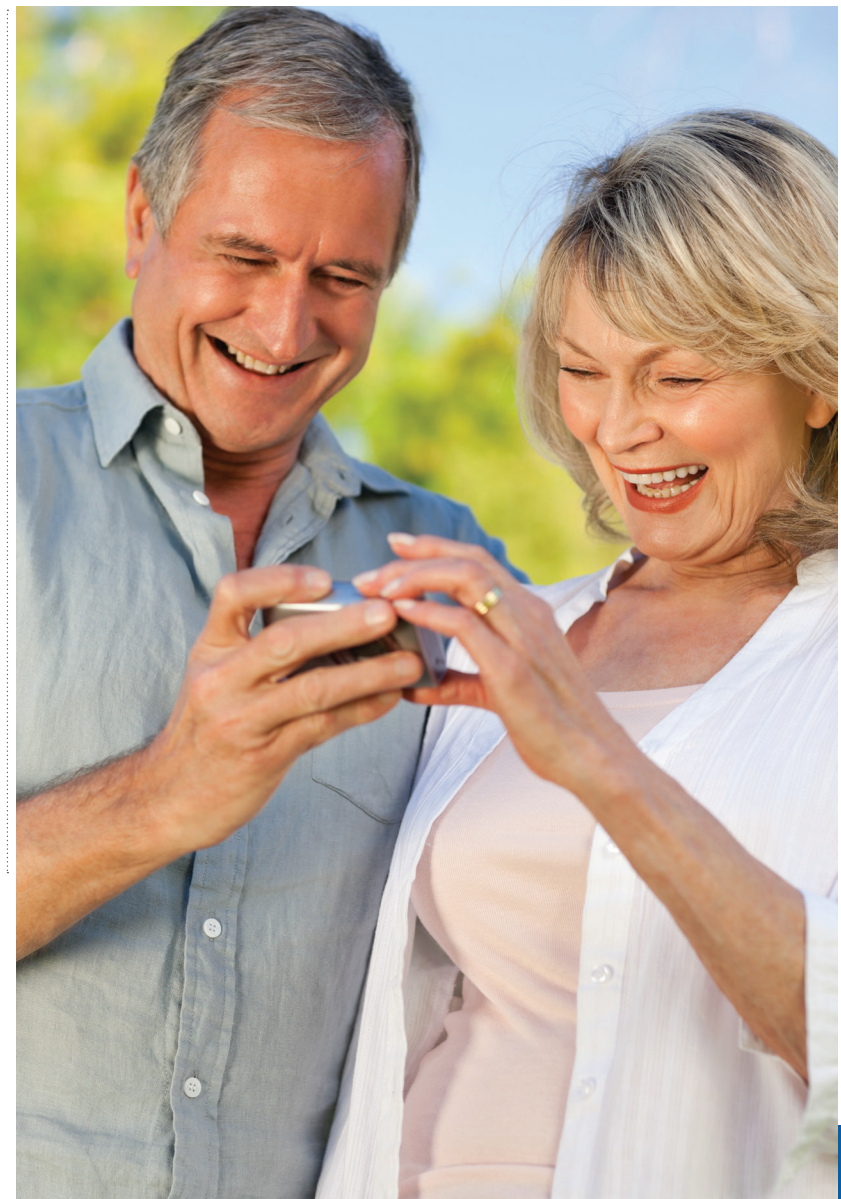
Dental coverage from National General Accident & Health pays cash benefits when you have dental checkups and treatments, helping you catch small problems before they become big expenses.

Add our Network Savings Card to your plan to save an average of 42% on dental care — on top of the cash benefits from this plan — when you visit in-network providers.

Our dental plans include:

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- Set benefits that pay for preventive care and covered treatments — available for you,¹ your spouse and any dependent children
 - The option to add our Network Savings Card to help you save an average of 42% on dental care
 - No waiting period. Your benefits are available on your plan's effective date

Easily add Dental coverage to any medical plan



THIS PLAN PROVIDES LIMITED BENEFITS.

The plan DOES NOT meet the pediatric dental coverage level requirements as mandated by the Affordable Care Act. Pediatric dental coverage that meets the Affordable Care Act's coverage level requirement may be purchased through your state's marketplace or your insurance agent.

¹ Coverage available in most states through age 70 at purchase; through age 64 at purchase in MD, MA, NJ, NC, OH, SD and UT.



Choose your Dental plan

We have three, unique Dental benefit levels to choose from: Basic, Intermediate and Plus. All you have to do is select the benefit level meeting your needs and budget.

BENEFIT EXAMPLES*	BASIC	INTERMEDIATE	PLUS ²
Preventive services <i>Two visits per person each calendar year, separated by at least 150 days.</i> Examples: <ul style="list-style-type: none"> » Exams, x-rays, cleaning 	\$75/visit	\$100/visit	\$100/visit
Basic services <i>Payments are 50% of the listed benefit in the first policy year and 100% thereafter.</i> Examples: <ul style="list-style-type: none"> » Filling » Extraction; erupted tooth or exposed root » Reline complete denture (laboratory) 	\$75 \$50 \$150	\$150 \$100 \$300	\$150 \$100 \$300
Major services <i>For the Plus plan, there is a 180-day waiting period on major services in most states.³ After the waiting period, payments are 50% of the listed benefit for the remainder of the first policy year and 100% thereafter. Major services are not covered under Basic or Intermediate plans.</i> Examples: <ul style="list-style-type: none"> » Inlay; metallic; two surfaces » Crown; resin » Retreatment of previous root canal therapy » Complete denture » Maxillary sinusotomy 	— — — — —	— — — — —	\$330 \$450 \$250 \$375 \$825
Annual Benefit <i>The maximum calendar-year benefit. Preventive services benefits do not take away from this annual benefit.</i>	\$500	\$1,000	\$1,500

* Benefit amounts may vary by procedure code
 2 Availability of Plus benefit level varies by state
 3 The 180-day waiting period applies for major services in all states where dental coverage is available except Kansas.

More. Affordable care.



Add our Network Savings Card to save an average of 42% on dental care

Save even more money on dental care by adding our Network Savings Card to your plan. The Network Savings Card gives you access to the Careington Maximum Care Dental Network — an extensive network including over 200,000³ dental practices.⁴

With this card, you get discounts on:

- Routine oral exams and cleanings⁵
- Major work such as dentures, root canals and crowns

The Network Savings Card includes a discount-vision program to help you save on eye care and eyewear. Card owners get:

- A \$50 benefit for eye exams⁶
- 15% savings on contact lens exams⁷
- Special pricing on complete pairs of glasses and sunglasses

THIS SAVINGS CARD IS NOT INSURANCE.

Not available in FL, UT and WA

If you cancel your dental plan, your Network Savings Card is canceled, as well

³ According to the CareLynx Application System as of June 2014

⁴ Dental practices is a combination of dentists and the locations that they practice

⁵ Network Savings Card provides discounts on both covered and non-covered services

⁶ This cost is only available with the purchase of a complete pair of prescription glasses. Otherwise, the 20% applies to the eye exam, only

⁷ Applies to contact lens exam, not materials. You're responsible for 100% of the cost of contact lenses



Get discounts on cleanings,⁵ routine oral exams, and major work such as dentures, root canals and crowns



Gain access to the Careington Maximum Care Dental Network — a national network of more than 200,000³ dental practices⁴



Use network providers to get discounts on all dental services, even during waiting periods⁵



How this plan works

We make it easy for you to get the care you need

Combining this Dental plan with our Network Savings Card helps you get significant savings on the dental care you need. Now, we'll show you how this combination can break down big expenses into much smaller, more manageable out-of-pocket costs.

Locate a dental provider near you at Careington.com/NGAHDSavings

Let's do some math

Getting a crown is considered a Major dental service, which is covered under the Plus level plan. If you need one, the average price of getting a crown is about \$1,068.⁸

Yeah, not fun. Combining this Dental plan with our Network Savings Card can significantly reduce this cost and save your bank account from financial shock.

TREATMENT COST	\$1,068
TOTAL WITH NETWORK DISCOUNT	\$721
DENTAL PLAN BENEFIT	- \$450
TOTAL COST TO YOU	\$271



Your Dental benefit and network discount would save you \$797 on the crown⁹

⁸ Example claim amount is based on 2016 National General Accident & Health claims data. Actual costs may vary.

⁹ Example provided for illustration purposes only.

Limitations and Exclusions

These plans provide limited benefits for specified dental services and treatments, are not a major medical insurance plan and do not provide benefits for:

- Any procedure or treatment not shown on the list of covered services
- Procedures before the effective date, after the termination date of coverage, or in excess of the maximum calendar year benefit
- Any procedure performed by an immediate family member or a person other than a dentist or dental hygienist or, in Idaho, a denturist
- Any service that is not required for the preservation or restoration of oral health
- Experimental or investigative services
- Preventive services performed within 150 days of previously submitted preventive services
- Repairs to dental work within 180 days of the initial procedure
- Replacement prosthetics, crowns, inlays or onlays within five years of the previous placement
- Dental implants or the removal of implants
- Cosmetic services, unless performed to correct a functional disorder
- Orthodontic treatment and services
- Services performed outside the United States, its territories and Canada, except for emergency dental treatment
- Replacement of any tooth missing prior to the effective date
- Placement of full or partial dentures, including a Maryland Bridge, unless replacing a functioning natural tooth extracted while you were covered
- Inlays, onlays, bridgework or crowns for those under age 16, except for stainless steel or plastic crowns

- Any procedure or treatment required due to:
 - » War or any act of war
 - » Participation in the military service of any country or international organization
 - » Attempted suicide or self-inflicted sickness or injury
 - » Taking part in a riot or insurrection
 - » Participating in an illegal occupation or activity
 - » Voluntary use of any controlled substance, except when taken as instructed by a physician
 - » Riding in any aircraft not licensed to carry passengers or not operated by a duly licensed pilot
 - » Operating a motor vehicle while your blood alcohol level was over the legal limit

This brochure provides a summary of benefits, limitations and exclusions. In certain states, an outline of coverage is available from the agent or the insurer. Please refer to the outline of coverage for a description of the important features of the Dental benefit Plus plan. Please read the coverage documents carefully for a complete listing of benefits, limitations and exclusions.

Coverage is renewable provided you have not moved to a state where we do not offer this plan or no longer qualify as a dependent. National General Accident & Health has the right to change premium rates upon providing appropriate notice.

THIS POLICY IS NOT A MEDICARE SUPPLEMENT POLICY. If you are eligible for Medicare, review the Guide to Health Insurance with Medicare available at www.medicare.gov/Publications/Pubs/pdf/02110.pdf



National General Holdings Corp. (NGHC) is a publicly traded company with approximately \$2.5 billion in annual revenue. The companies held by NGHC provide personal and commercial automobile insurance, recreational vehicle and motorcycle insurance, homeowner and flood insurance, self-funded business products, life, supplemental health insurance products, Short Term Medical, and other niche insurance products.

National General Accident & Health, a division of NGHC, is focused on providing supplemental and short-term coverage options to individuals, associations and groups. Products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorporated in 1965), Integon National Insurance Company (incorporated in 1987) and Integon Indemnity Corporation (incorporated in 1946). These four companies, together, are authorized to provide health insurance in all 50 states and the District of Columbia. National Health Insurance Company, Integon National Insurance Company and Integon Indemnity Corporation have been rated as A- (Excellent) by A.M. Best. Each underwriting company is financially responsible for its respective products.