

Prime DVH

Smile Bigger. See Brighter. Listen Better.



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Who Is SureBridge?

- ▶ One of the largest and fastest growing supplemental health carriers in the industry (over \$134 million submitted AV in 2018)!
- ▶ Products underwritten by The Chesapeake Life Insurance Company which was recently upgraded to A- (Excellent) by AM Best

The Market for DVH Insurance

- ▶ Over 37 Million Traditional Medicare Fee-For-Service Enrollees – Only 21% own private dental insurance¹
- ▶ Over 8 Million Medicare Advantage Enrollees in plans with no embedded Dental Coverage¹
- ▶ Many Medicare Advantage plans with “embedded dental” provide very limited coverage for basic and major dental services
- ▶ Roughly 1 in 4 Americans don’t have dental coverage, according to industry figures²



¹ <https://www.kff.org/medicare/issue-brief/drilling-down-on-dental-coverage-and-costs-for-medicare-beneficiaries/> | ² <https://apnews.com/7f1b9f8b7dff45588557bde32b782a26>

Did You Know?



Dental

- ▶ Regular cleanings and check ups:
 - Detect oral cancer and lower chance of spreading by up to 90%³
 - Prevent gum diseases like gingivitis
 - Prevent cavities, tooth loss and bad breath
- ▶ Individuals without benefits are:
 - 67% more likely to have heart disease⁴
 - 50% more likely to have osteoporosis⁴
 - 29% more likely to have diabetes⁴



Hearing

- ▶ Hearing loss is a big issue:
 - 3rd most common health problem in the US²
 - linked to cognitive decline, brain tissue loss, depression, and dementia²
 - 28.8 million adults in the US could benefit from using hearing aids¹



Vision

- ▶ Exams are often the first to detect chronic diseases:
 - 65% of the time for high cholesterol¹
 - 20% of the time for diabetes¹
 - 30% of the time for hypertension¹

¹ Human Capital Management Services Group. 2011. "Early Detection of Chronic Disease through Eye Care." | ² <https://www.hearingplanet.com/en/find-a-clinic/hear-what-matters/five-benefits-of-getting-your-hearing-tested-early.html> | ³ <https://santafe.com/article/why-regular-dental-cleaning-and-check-ups-make-a-huge-difference> | ⁴ https://www.nadp.org/dental_benefits_basics/dental_bb_1.aspx

Prime DVH: Highlights

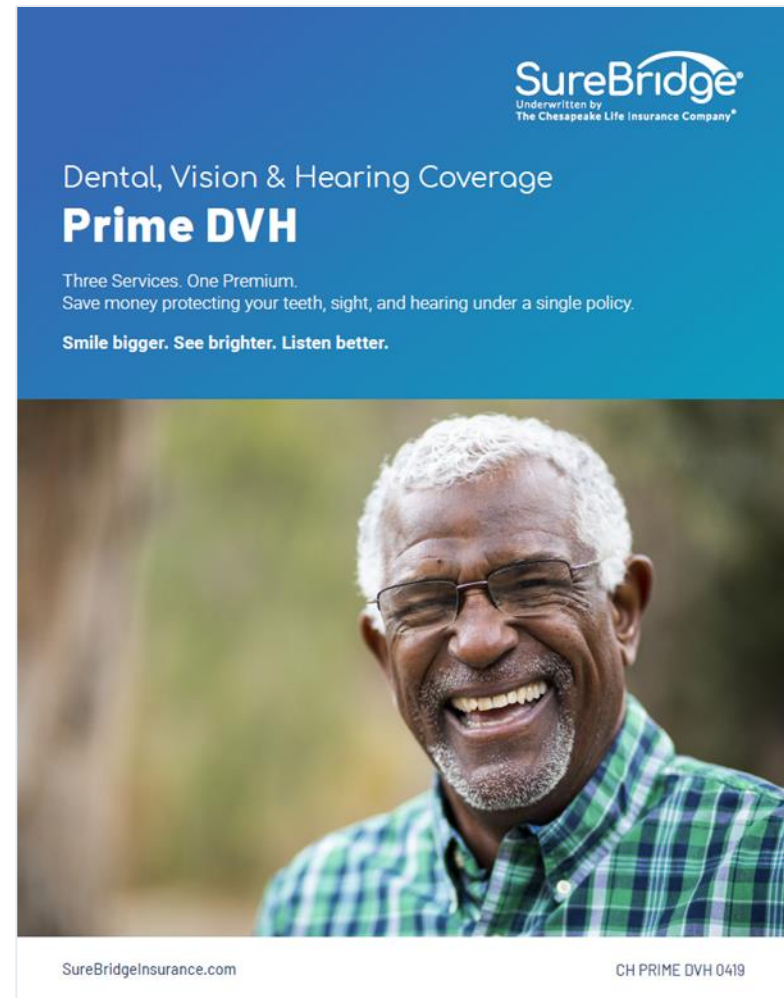
- ▶ An innovative Dental, Vision, and Hearing insurance plan designed for today's consumer:
 - Preventive dental covered at 100% from day 1 with no deductible¹
 - Vision and hearing exams covered at 100% from day 1 with no deductible¹
 - No waiting periods for Basic Dental procedures
9-month waiting periods for Major Dental procedures
 - Competitive premiums and commissions
 - Insured can visit any provider they chose ... or, take advantage of big discounts by using a large network of participating providers

¹ Subject to internal limits

Prime DVH: Product Details

- ▶ Issue Ages: 0 – 90
- ▶ Coverage for individual and families including stand-alone child coverage
- ▶ Guaranteed Issue – no health questions
- ▶ Renewability: Renewable for Life
- ▶ \$1,000, \$1,500, or \$2,000 maximum benefit per person per policy year
- ▶ \$100 Deductible¹ (per person per year) not applicable to preventive dental or vision/hearing exams
- ▶ Freedom to choose ANY PROVIDER, or get preferred pricing with in-network dental and hearing providers

¹ Not applicable to all services



SureBridge
Underwritten by
The Chesapeake Life Insurance Company®

Dental, Vision & Hearing Coverage
Prime DVH

Three Services. One Premium.
Save money protecting your teeth, sight, and hearing under a single policy.

Smile bigger. See brighter. Listen better.

SureBridgeInsurance.com

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Prime DVH: Dental Benefits

- ▶ Preventive Dental Benefits (Type I)
 - Prophylaxis (once every six months)
 - Oral evaluations and re-evaluations
- ▶ Basic Dental Benefits (Type II)
 - Basic restorative services
 - Fillings
 - Diagnostic films
 - Adjunctive care
- ▶ Major Dental Benefits (Type III)
 - Major restorative services
 - Endodontic services
 - Oral surgery
 - Bridges
 - Crowns
 - Dentures
 - Extractions



Prime DVH: Dental Benefits

Benefit Type	Waiting Period	Coverage Amount	Deductible
Preventive <i>(Type I)</i>	None	100% in all years	Not Applicable
Basic <i>(Type II)</i>	None	Year 1 – 60% ¹ Year 2 – 70% Year 3 – 80%	Applicable
Major <i>(Type III)</i>	9 Months ¹	Year 1 – 60% ¹ Year 2 – 70% Year 3 – 80%	Applicable



¹ Covered Services are payable after \$100 policy deductible, per insured person, per policy year.

Prime DVH: Vision & Hearing Benefits



Hearing Benefits

- ▶ Hearing examination
- ▶ Purchase of hearing aids
- ▶ Necessary repairs of hearing aids
- ▶ Additional savings through TruHearing
30%-60% savings on hearing aids through
3,800 nationwide providers and a 45-day
risk-free trial following purchase



Vision Benefits

- ▶ Comprehensive Eye Exams
- ▶ Contact Lenses
- ▶ Frames
- ▶ Corrective Spectacle Lenses
- ▶ Corrective Spectacle Lens Fittings
- ▶ Follow-up visits

Prime DVH: Vision & Hearing Benefits

Vision Benefit Type	Covered Immediately	Coverage Amount	Deductible
Vision Exam	Yes	100% in all years	Not Applicable
Vision Hardware	No, coverage begins after 9-month waiting period ¹	Year 1 – 60% ¹ Year 2 – 70% Year 3 – 80%	Applicable



Maximum combined Vision benefit is \$200/year

Hearing Benefit Type	Covered Immediately	Coverage Amount	Deductible
Hearing Exam	Yes	100% all years \$75 max	Not Applicable
Hearing Hardware	No, coverage begins after 9-month waiting period ¹	Year 1 – 60% ¹ Year 2 – 70% Year 3 – 80%	Applicable



Maximum combined Hearing benefit is \$500 every two years

¹ Covered Services are payable after \$100 policy deductible, per insured person, per policy year.

Prime DVH: Monthly Premiums

Issue Age	\$1,000 Annual Benefit	\$1,500 Annual Benefit	\$2,000 Annual Benefit
0 – 17	\$20.00	\$25.00	\$31.00
18 – 25	\$22.00	\$28.00	\$33.00
26 – 40	\$25.00	\$30.00	\$39.00
41 – 65	\$29.00	\$36.00	\$46.00
66 – 90	\$38.00	\$47.00	\$60.00

- ▶ Issue age premiums- rates that stay the same as your client ages (rates may vary in some states)

Prime DVH: Product Comparison

Carrier	SureBridge	Competitor A	Competitor B
Issue Ages	0 – 90	0 – 89	18 – 85
Renewability	Guaranteed for Life	Guaranteed for Life	Guaranteed for Life
Benefit Levels	\$1,000, \$1,500 or \$2,000 per year	\$1,000 or \$1,500 per year	\$1,000 or \$1,500 per year
Annual Deductible	\$100 ¹	\$100	\$100
Dental - Preventative Waiting Period Deductible	100% in all Years None Not Applicable	60% / 70% / 80%* None Applicable	60% / 70% / 80%* None Applicable
Dental – Basic Waiting Period Deductible	60% / 70% / 80%* None Applicable	60% / 70% / 80%* None Applicable	60% / 70% / 80%* None Applicable
Dental – Major Waiting Period Deductible	60% / 70% / 80%* 9-months Applicable	0% / 60% / 60%* 12-months Applicable	0% / 70% / 80%* 12-months Applicable
Vision Annual Maximum Waiting Period Deductible	Exam: 100% Hardware: 60% 70% 80%* \$200 per year 9-months, Hardware Only Applicable for <u>All</u> Benefits	60% / 70% / 80%* \$200/2 years 6 months, All Benefits Applicable for <u>All</u> Benefits	60% / 70% / 80%* N/A 6 months, Hardware Only Applicable for <u>All</u> Benefits
Hearing Annual Maximum Waiting Period Deductible	Exam: 100% up to \$75 Hardware: 60% 70% 80%* \$500 (every two years) 9-months, Hardware Only Applicable for Hardware Only	0% / 70% / 80%* \$500 per year 12 months Applicable for <u>All</u> Benefits	0% / 70% / 80%* N/A 6 months, Hardware Only Applicable for <u>All</u> Benefits
Monthly Premiums	\$1,500 Benefit Level	\$1,500 Benefit Level	\$1,500 Benefit Level
Age 55	\$36.00	\$36.80	\$41.83
Age 65	\$36.00	\$36.80	\$45.17
Age 75	\$47.00	\$45.08	\$51.92

¹ Not applicable to all services. | *Graded benefit schedule indicates the percentage of covered expenses covered in Year 1 | Year 2 | Year 3+.

You Just Have to Ask!

- ▶ When was the last time you:
 - Had your teeth cleaned?
 - Saw your Optometrist?
 - Completed a hearing examination?

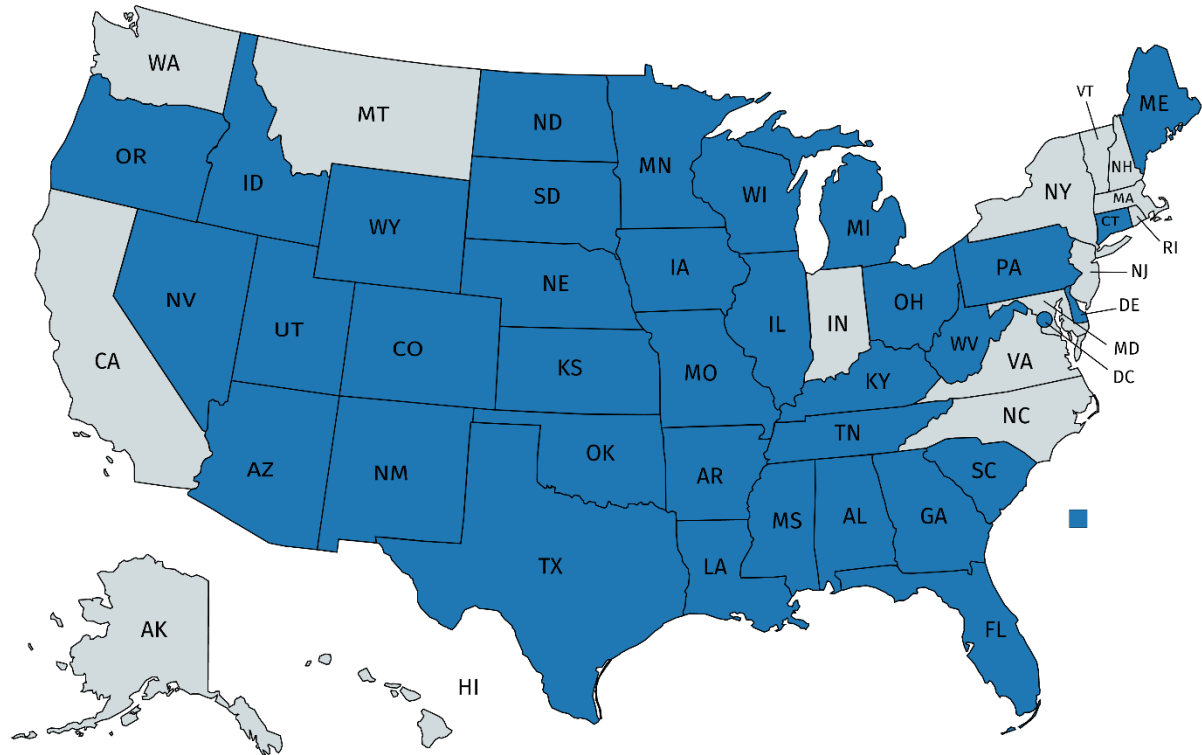
- ▶ Did you know that Traditional Medicare does not cover your expenses for:
 - Basic dental services
 - Vision exams, glasses and contacts
 - Hearing exams and hearing aids



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Thank you.