



ManhattanLife™

Standing By You. Since 1850.

First American Insurance Company

Phone 888.840.5814

WhatsApp +18015775214



Dental, Vision and Hearing Select

This is a Limited Benefit Insurance Policy for Dental, Vision and Hearing Expenses.

Underwritten by ManhattanLife Insurance and Annuity Company

Not available in all states.

The Importance of Dental | Vision | Hearing

- Help maintain quality of life
- Financial protection in unforeseen situations that are painful, inconvenient, and expensive
- Basic Medicare does not cover dental, vision or hearing expenses

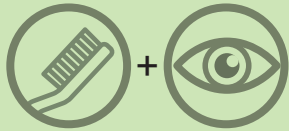
PRODUCTS HIGHLIGHTS

- Individual ages 18 – 99
 - Family rates *(include up to 3 children)*
 - \$0 or \$100 deductible *(does not apply to Preventive Services)*
 - Glasses, Contacts and Hearing Aid benefits
 - Guaranteed renewable for life*
 - Choose your dentist *(in-network or out-of-network)*
 - \$1,000, \$1,500, \$3,000, or \$5,000 policy year maximum benefit
 - Orthodontia benefit
 - No waiting periods for Dental Services *(except Orthodontia)*
 - Guaranteed issue
- * Subject to our right to change premiums.

Flexibility to choose . . .



Dental Only



Dental and Vision



Dental and Hearing



Dental, Vision and Hearing

Dental, Vision and Hearing Select from ManhattanLife was designed with you in mind. With the ability to choose specific benefits, you can customize a plan tailored to fit your needs.



26% of adults in the United States have untreated tooth decay. ¹

46% of adults aged 30 years or older show signs of gum disease. ²

¹ Centers for Disease Control and Prevention. Oral Health Surveillance Report: Trends in Dental Caries and Sealants, Tooth Retention, and Edentulism, United States, 1999–2004 to 2011–2016. Atlanta, GA: Centers for Disease Control and Prevention, US Dept of Health and Human Services; 2019.

² Eke P, Thornton-Evans G, Wei L, Borgnakke W, Dye B, Genco R. Periodontitis in US adults: National Health and Nutrition Examination Survey 2009–2014. JADA. 2018;149(7):576–586.

Plan Benefits

Eligibility: Ages 18 - 99

Policy Year Maximum Benefit: \$1,000, \$1,500, \$3,000, or \$5,000

Policy Year Deductible: \$0 or \$100 per person (*does not apply to Preventative Services*)

		In-Network	Out-of-Network
Dental Coverage	Preventive Services <ul style="list-style-type: none"> Dental Exams; 2 per year Cleanings; 2 per year Bitewing X-Rays; 2 per year Fluoride treatment is for age 16 and under; 2 visits per year 	100% of contracted rate	80% of UCR
	Basic Services <ul style="list-style-type: none"> Limited Oral Evaluation Diagnostic Consultation Emergency Palliative Treatment Panoramic X-Ray Periapical X-Ray Periodontal Non-Surgical Service Basic Restorative Service Filling Basic Oral Surgery Periodontal Service Non-Surgical Extraction 	65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
	Major Services <ul style="list-style-type: none"> Major Restorative Service Inlay/Onlay/Crown Endodontic Service Periodontal Service Prosthodontic Service Implants ² 	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	All Other Medically Necessary Services <i>(services not listed above)</i>	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	Orthodontia ¹ <ul style="list-style-type: none"> Straightening of teeth (for all ages) Lifetime max \$1,500 ² 	Year 1 - N/A Year 2+ - 50%	N/A
Vision Rider	Vision Services <ul style="list-style-type: none"> Eye Exam Single Lenses Trifocal Lenses Eyeglass Frame ³ Anti-Reflective Lenses Polycarbonate Lenses Contact Lens Fitting Fee Refraction Bifocal Lenses Progressive Lenses Contact Lenses 	60% of UCR 1st yr. 70% of UCR 2nd yr. 80% of UCR thereafter 1 per year	
		\$200 maximum per year	
		\$45; 1 per year	
		\$40; 1 per year	
		\$15; 1 per year	
Hearing Rider	Hearing Services <ul style="list-style-type: none"> Hearing Exam Hearing Aid and Necessary Repairs or Supplies ¹ 	\$750 maximum <i>(per ear, per year)</i>	

¹ 12 Month Waiting Period; ² Lifetime Maximum \$1,500; ³ 6 Month Waiting Period



Careington

SOLUTIONS SIMPLIFIED

We continue our history of “Standing By You” through our partnership with Careington Maximum Care PPO Dental Network. Our partnership provides policyholders access to discounted costs on a wide range of services.

CAREINGTON NETWORK*

Clients can access the Careington Maximum Care PPO Dental Network. Use of network is completely optional.

- Policyholders can benefit from choosing a dental provider from the Careington Dental Network.
- Policyholders can also use the dentist of their choice, even if they are not part of the dental network.
- Network discounts may help extend the policy year maximum with reduced charges.
- Careington can be contacted at (800) 290-0523.

Discounted fees to help your dental benefits go further



Access to quality dentists all around the country



100,000+ Dentists Nationwide



So while you can choose your own dentist, visiting a Careington dental network provider offers greater savings and discounts. Visit <https://manhattanlife.solutionssimplified.com/> to find a Careington dentist near you.

*Careington was founded in 1979 by two dentists and is rated A+ with the Better Business Bureau (BBB).

Understanding How Your Benefits Work

Dental Coverage	In-Network				
	Peter goes to his Careington Network dentist for a regular check-up. Upon examination, the dentist realizes that Peter needs a filling. Luckily, Peter has a Dental Plan with ManhattanLife. He has met his \$100 annual deductible.				
	Procedure:	Provider Charge	In-Network Cost	ManhattanLife Pays	You Pay
	Dental Exam	\$150	\$35	100% Preventative day one; \$35.00	\$0
	Filling	\$275	\$99	65% Basic day one; (of In-Network Cost = \$64)	\$35 (\$99 - \$64)
	Total	\$425	\$134	\$99	\$35
	Out-of-Network				
	Peter chose not to use the Careington Network and instead goes to an out-of-network dentist for a regular check-up. Upon examination, the dentist realizes that he needs a filling. Peter has a Dental Plan with ManhattanLife. He has met his \$100 annual deductible.				
	Procedure:	Provider Charge	Out-of-Network Cost*	ManhattanLife Pays	You Pay
	Dental Exam	\$150	\$96	80% Preventative day one; (of Usual and Customary = \$77)	\$73 (\$150 - \$77)
Vision Rider	Filling	\$225	\$175	65% Basic day one; (of Usual and Customary = \$114)	\$111 (\$225 - \$114)
	Total	\$375	\$271	\$191	\$184
	*subject to the Usual and Customary charges based in zip code 77092				
	Earl goes to the Eye Doctor for an eye exam and gets glasses. He has had a Dental + Vision plan with ManhattanLife for over a year and has met his annual deductible.				
	Procedure:*	Cost	ManhattanLife Pays		You Pay
	Eye exam	\$60	70% year two \$42		\$18
	Eyeglass Frame	\$250	\$200 maximum; \$200		\$50
	Lenses	\$115	70% year two \$81		\$34
	Total	\$425	\$323		\$102
	*subject to the Usual and Customary charges based in zip code 77092				
Hearing Rider	After a 12 month waiting period Brian decides to get his hearing checked, as he’s noticed a progressive hearing decline. His ENT specialist recommends Brian get hearing aids to help relieve the hearing loss. Utilizing the hearing portion of the plan, his exam and devices would have been covered as follows:				
	Procedure:*	Cost	ManhattanLife Pays		You Pay
	Hearing Exam	\$90	\$750 maximum per ear, per year: \$90		\$0
	Hearing Aids	\$1,600	\$750 maximum per ear, per year: \$1,500 - \$90 (Hearing Exam) = \$1,410		\$190
	Total	\$1,690	\$1,500		\$190
	*subject to the Usual and Customary charges based in zip code 77092				

*For illustrative purposes only. Claims examples are subject to geographic region, out of network provider and usual & customary charges.

Dental, Vision & Hearing Select Monthly Rates*

DENTAL COVERAGE									
\$1,000 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$28.29				3 - 17	\$25.98			
18 - 39	\$30.49	\$60.97	\$72.91	\$110.47	18 - 39	\$27.12	\$54.24	\$66.09	\$99.71
40 - 54	\$38.88	\$77.75	\$107.16	\$131.49	40 - 54	\$34.80	\$69.60	\$96.98	\$118.97
55 - 64	\$41.43	\$82.85	\$99.47	\$121.04	55 - 64	\$37.32	\$74.64	\$90.19	\$109.72
65 - 74	\$43.69	\$87.37	\$86.16	\$101.52	65 - 74	\$39.46	\$78.93	\$77.94	\$91.92
75 - 99	\$46.58	\$93.17	\$88.58	\$100.24	75 - 99	\$41.87	\$83.75	\$79.71	\$90.24

\$1,500 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$30.10				3 - 17	\$27.78			
18 - 39	\$32.41	\$64.82	\$77.56	\$117.50	18 - 39	\$28.92	\$57.84	\$70.59	\$106.45
40 - 54	\$41.48	\$82.96	\$114.20	\$140.15	40 - 54	\$37.24	\$74.48	\$103.74	\$127.26
55 - 64	\$44.32	\$88.65	\$106.24	\$129.28	55 - 64	\$40.04	\$80.08	\$96.65	\$117.58
65 - 74	\$46.91	\$93.82	\$92.45	\$108.87	65 - 74	\$42.49	\$84.98	\$83.87	\$98.87
75 - 99	\$50.21	\$100.42	\$95.42	\$107.94	75 - 99	\$45.28	\$90.56	\$86.14	\$97.50

\$3,000 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$35.26				3 - 17	\$32.30			
18 - 39	\$36.45	\$72.89	\$89.33	\$134.59	18 - 39	\$32.65	\$65.29	\$81.09	\$121.81
40 - 54	\$46.97	\$93.95	\$131.21	\$160.94	40 - 54	\$42.34	\$84.68	\$119.08	\$146.04
55 - 64	\$50.49	\$100.98	\$122.13	\$148.57	55 - 64	\$45.78	\$91.56	\$111.12	\$135.16
65 - 74	\$53.78	\$107.56	\$106.18	\$125.19	65 - 74	\$48.90	\$97.81	\$96.61	\$113.95
75 - 99	\$57.86	\$115.73	\$110.05	\$124.54	75 - 99	\$52.42	\$104.84	\$99.74	\$112.91

\$5,000 Maximum Benefit									
\$0 Deductible					\$100 Deductible				
Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family	Age	Individual	Individual + Spouse**	Individual + Child(ren)	Family
3 - 17	\$39.25				3 - 17	\$34.82			
18 - 39	\$39.87	\$79.73	\$98.75	\$148.43	18 - 39	\$35.75	\$71.50	\$87.98	\$132.44
40 - 54	\$51.54	\$103.08	\$144.87	\$177.66	40 - 54	\$46.51	\$93.02	\$129.77	\$159.18
55 - 64	\$55.53	\$111.06	\$134.88	\$164.06	55 - 64	\$50.41	\$100.83	\$121.51	\$147.84
65 - 74	\$59.30	\$118.60	\$117.17	\$138.22	65 - 74	\$53.99	\$107.98	\$106.45	\$125.39
75 - 99	\$63.91	\$127.81	\$121.58	\$137.62	75 - 99	\$57.97	\$115.95	\$110.18	\$124.65

* Pricing based off Issue Age

*** In CA, Spouse or Registered Domestic Partner; In DC, Spouse, Domestic Partner, or Civil Union Partner; In OR, Domestic Partner

Both "Individual + Child(ren)" and "Family" rates include up to three children. Additional children are charged the age 3-17 rate per person. Premiums are subject to change. Premium rates based on \$1,000, \$1,500, \$3,000 or \$5,000 Policy Year Maximum. Rate based off the age of the eldest/oldest applicant. Benefit exclusions and limitations apply.

VISION RIDER				
Age	Individual	Individual + Spouse*	Individual + Child(ren)	Family
3 - 17	\$2.99			
18 - 39	\$3.81	\$7.61	\$9.50	\$14.50
40 - 54	\$8.16	\$16.31	\$13.25	\$22.48
55 - 64	\$8.70	\$17.40	\$12.89	\$22.48
65 - 74	\$10.15	\$20.30	\$11.35	\$21.75
75 - 99	\$10.15	\$20.30	\$11.35	\$21.75

HEARING RIDER				
Age	Individual	Individual + Spouse*	Individual + Child(ren)	Family
3 - 17	\$1.01			
18 - 39	\$0.67	\$1.33	\$2.59	\$3.67
40 - 54	\$1.33	\$2.67	\$3.47	\$5.25
55 - 64	\$2.50	\$5.00	\$3.88	\$6.67
65 - 74	\$3.50	\$7.00	\$3.91	\$7.50
75 - 99	\$4.17	\$8.33	\$3.82	\$7.92

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Underwritten by:

ManhattanLife Insurance and Annuity Company

Administrative Office: 10777 Northwest Freeway, Houston, TX 77092

Toll Free Telephone: 800-669-9030

This is not a complete disclosure of plan qualifications and limitations. Please access our website to obtain a completed list for the Dental, Vision and Hearing product at **disclosure.manhattanlife.com**. Please review this information before applying for coverage. The amounts of benefits provided depend on the plan selected. Premiums will vary according to the selection made.

Policy Form Numbers: AK7034 (including state variations)

Rider Form Numbers: AK7034HR, AK7034VR (including state variations)