

Comparison of Benefits For Dental Plans

Assurant Employee Benefits Heritage Plus with SBA and Heritage Secure	Delta Dental PPO In-Network and Out-of-Network	Delta Dental Premier In-Network and Out-of-Network	Delta Dental PPO – Choice PPO Network
25% discount Adults and children	40% of allowable amounts, up to lifetime maximum of \$2,000 No deductible No waiting period Orthodontic benefits are available to the member and his or her lawful spouse and eligible dependent children	40% of allowable amounts, up to lifetime maximum of \$2,000 No deductible No waiting period Orthodontic benefits are available to the member and his or her lawful spouse and eligible dependent children	You pay amounts in excess of \$50 each month Lifetime maximum up to \$1,800 No deductible No waiting period Orthodontic benefits are available to the member and his or her lawful spouse and eligible dependent children
No annual maximum for general dentist	\$2,500 per person, per year	\$3,000 per person, per year	\$2,000 per person, per year
No claims to file	Claims are filed by participating dentists	Claims are filed by participating dentists	Claims are filed by participating dentists

All plan changes are indicated by **bold** text.

This is only a sample of the services covered by each plan. For services that are not listed in the comparison chart, contact each plan. See *Help Lines* on page 48 for contact information.