ManhattanLife™
Standing By You. Since 1850.

Dental, Vision and Hearing Insurance

A plan with choices for you and your family

The Importance of Dental | Vision | Hearing

- Quality of Life
- Unforeseen situations that are painful, inconvenient and expensive
- Basic Medicare does not cover dental, vision or hearing expenses

PRODUCTS HIGHLIGHTS

- Choose your dentist - *In network or out of network*
- Family Rates (includes a maximum of 3 children)
- Individual 18 - 85
- $1,000 - $5,000 policy year benefit option available
- Guaranteed Issue
- Guaranteed renewable for life*

** Subject to our right to change premiums.*

NEW! Careington Network

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

- Policyholders can now use, if they choose, a dental provider from the Careington Dental network.
- Policyholders can also use the dentist of their choice, even if 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.

Careington
SOLUTIONS SIMPLIFIED

DVH7016-IN-BR 0425

Protect Your Smile and Smile Brighter!

Protect Your Sight and See Clearer!

Protect Your Hearing and Hear Better!

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

175 Years
And Counting.

Underwritten by ManhattanLife Insurance and Annuity Company

PLAN BENEFITS [1]	
Eligibility	Anyone age 18 - 85
Policy Year Maximum Benefit	**$1,000, $1,500, $3,000 or $5,000** (choose one)
Policy Year Deductible	$100 per person
Dental Coverage	
Preventive Services Semi-Annual exams, cleaning and x-rays	**Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%**
Waiting Period	**None**
Basic Services Including x-ray, fillings and extractions (other than "full mouth")	**Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%**
Waiting Period	**None**
Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals	**Year 1 - 0% Year 2 - 70% Year 3 and thereafter - 80%**
Waiting Period	**12 months**
Vision Coverage	
Basic eye exam, eye refraction, including the cost of eye glasses or contact lenses	**Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%**
Waiting Period	**6 months** on eyeglasses and contact lenses
Hearing Coverage	
Exam, hearing aid and necessary repairs or supplies	**Year 1 - 60% Year 2 - 70% Year 3 and thereafter - 80%**
Waiting Period	**12 months** new hearing aids and existing hearing aid repairs

[1] Refer to your policy for a complete description of limitations and exclusions.

INDIVIDUAL MONTHLY PREMIUM				
Age	**$1,000**	**$1,500**	**$3,000**	**$5,000**
18 - 39	$32.42	$42.80	$51.49	$64.92
40 - 54	$35.01	$45.31	$55.97	$70.30
55 - 64	$37.61	$49.25	$63.76	$78.98
65 - 74	$40.21	$53.19	$68.86	$84.53
75 - 85	$46.21	$61.16	$79.25	$94.92

FAMILY MONTHLY PREMIUM *				
Age	**$1,000**	**$1,500**	**$3,000**	**$5,000**
18 - 39	$103.61	$136.74	$164.95	$213.21
40 - 54	$108.80	$141.93	$171.04	$223.96
55 - 64	$113.99	$149.63	$184.65	$241.33
65 - 74	$119.19	$157.51	$203.99	$252.43
75 - 85	$137.01	$181.07	$234.88	$273.21

CHILD MONTHLY PREMIUM *				
Age	**$1,000**	**$1,500**	**$3,000**	**$5,000**
3 - 17	$24.36	$32.15	$38.68	$52.12

** Family rates include up to three children. Additional children are charged the age 3 - 17 rate per person.*

** Individual and (1) child will be charged an individual + child rate.*

Premiums are subject to change. Premium rates based on $1,000, $1,500, $3,000 or $5,000 Policy Year Maximum. Use the age of the oldest applicant. Benefit exclusions and limitations apply.

Policy Form Numbers: AK7016-IN

Underwritten by: ManhattanLife Insurance and Annuity Company
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.