

Frame Dental

PPO dental insurance plans
for individuals and families



Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company.



Your bright smile – a reflection of your health

Dental insurance can help cover the cost of exams and procedures, while promoting more frequent visits, ultimately keeping you healthier. Frame Dental offers three great PPO plans for individuals and families.



	IHC PPO 500	IHC PPO 1000	IHC PPO 1500
Deductible Applies per covered person, per calendar year to all covered services	\$0	\$50	\$50
Maximum benefit Applies per covered person, per calendar year	\$500	\$1,000	\$1,500
	The following percentages are paid by the plan after deductible:		
Preventive care			
Exams	100%	100%	100%
Cleanings	100%	100%	100%
Topical fluoride	100%	100%	80%
Sealants	100%	100%	80%
Diagnostic care			
X-rays	100%	100%	80% 6 month waiting period
Basic care			
Fillings and extractions	No coverage ¹	50% 6 month waiting period	80% 6 month waiting period
Major care			
Crowns, bridges, dentures, root canals, periodontics, endodontics and oral surgery	No coverage ¹	No coverage ¹	50% 12 month waiting period

When utilizing in-network dental providers: Network providers have agreed to a negotiated, discounted dollar amount for each covered charge². Therefore, if all dental services are received from network providers, you will not be billed for any charges above the allowed amount, or maximum allowable charge.

When utilizing out-of-network providers: If you receive dental services from a provider that is not included in the network, covered expenses are limited to the maximum allowable charge². You will receive a bill from the provider if out-of-network expenses exceed the maximum allowable charge.

The PPO network available with Frame Dental varies by state. Please refer to the provider directory for a complete list of available network dental providers in your area.

¹Although these services are not covered, a discount may be available at network providers. Discounts are available at the provider's discretion where not prohibited by law.

²Not available in all states.

Frame Dental – Coverage

Benefits available for the following covered expenses are based on the plan selected. Limits apply per covered person.

Diagnostic Care	Basic Care
<ul style="list-style-type: none">• Bitewing X-rays, limited to one per calendar year• Full-mouth X-rays, limited to one every three years	<ul style="list-style-type: none">• Simple extractions• Fillings<ul style="list-style-type: none">» Amalgam restorations» Composite restorations, limited to anterior teeth and bicuspids• Emergency palliative treatment to temporarily release pain
Preventive Care	Major Care
<ul style="list-style-type: none">• Routine oral exams, limited to two per calendar year• Prophylaxis (the cleaning and scaling of teeth), limited to two per calendar year• Topical application of fluoride for dependent children, limited to one per calendar year (this benefit may vary by dependent age and state)• Sealants, one per tooth every three years for specific permanent molars (this benefit may vary by dependent age and state)• Space maintenance, including the initial appliance and adjustments within six months of installation for a dependent child up to age 16	<ul style="list-style-type: none">• Endodontic services• Periodontic services• Oral surgery• Surgical extractions• Dentures and maintenance prosthodontics• Inlays, onlays and crowns• Bridges

Eligibility

Frame Dental is available to the primary applicant up to age 99, his or her spouse age 18 to 99, and dependent children under the age of 26.

Effective date

The plan will be effective the first of the month following request for coverage, or a future selected effective date not more than 60 days following enrollment.

Covered charges

Expenses must be medically/dentally necessary and incurred by a covered person while the plan is in force. A covered procedure must be performed by a licensed dentist acting within the scope of his or her license, a licensed physician performing dental services within the scope of his or her license, or a licensed dental hygienist acting under the supervision and direction of a dentist.

Coordination of benefits

This plan will be coordinated with any other group, blanket or franchise plan under which an individual will receive benefits. Coordinating benefits is not permitted in all states.

Alternative benefits

If we determine that a less expensive service or supply can be used in place of the proposed treatment based on broadly accepted standards of dental care, benefits are limited to the Usual, Customary and Reasonable charge for the least expensive treatment.

Pre-treatment estimate

Except in an emergency, before a covered person may begin treatment that will cost more than the predetermination amount shown on the Schedule of Benefits, the dentist must submit a claim to us describing the treatment necessary and the cost. This estimate is not a guarantee of payment. We will still consider a claim for which the covered person has not obtained an estimate; however, the claim may be subject to reduced benefits based on our determination of the Usual, Customary and Reasonable charge and medically necessary treatment.

Exclusions

The following exclusions list is an outline of the complete list available in the Frame Dental insurance Policy. Exclusions and limitations may vary by state.

- Treatment, services or supplies which:
 - » Are not medically/dentally necessary;
 - » Are not prescribed by a dental provider;
 - » Are determined to be experimental or investigational in nature by us;
 - » Are received without charge or legal obligation to pay;
 - » Would not routinely be paid in the absence of insurance;
 - » Are received from any family member;
 - » Are not rendered in accordance with generally accepted standards of dental practice; or
 - » Are not covered services.

- Expenses resulting from:
 - » Suicide, attempted suicide or intentionally self-inflicted injury;
 - » War, or from voluntary participation in a riot or insurrection;
 - » Engaging in an illegal act or occupation, the commission of a felony or assault;
 - » Fixed or removable bridgework involving replacement of a natural tooth or teeth that were lost prior to the covered person's effective date of coverage;
 - » Telephone consultations, failure to keep a scheduled appointment, completion of claim forms or attending dental provider statements;
 - » Use of materials, other than fluorides or sealants, to prevent tooth decay;
 - » Cast restorations, inlays, onlays and crowns for teeth that are not broken down by extensive decay or accidental injury, or for teeth that can be restored by other means;
 - » Replacement of third molars;
 - » Crowns, inlays and onlays used to restore teeth with micro fractures or fracture lines, undermined cusps, or existing large restorations without overt pathology; or
 - » Any service not specifically listed in the Schedule of Benefits.

- Expenses incurred by a covered person while on active duty in the armed forces
- Expenses for which benefits are paid or payable under workers' compensation or similar laws
- Treatment that began before the covered person's effective date of coverage or after the covered person's termination of coverage
- Congenital or developmental malformations existing on the covered person's effective date
- Periodontal splinting
- Replacement of partial or full dentures, fixed bridgework, crowns, gold restorations and jackets more often than once in any 60-month period per tooth
- Relining of dentures more often than once in any 24-month period
- Expenses for lost, stolen or missing appliances of any type, or for duplicates
- Prescription drugs and analgesia pre-medication
- Dental education or training programs, diet and nutrition counseling
- Expenses resulting from the following, unless stated on the Schedule of Benefits:
 - » Prosthodontics;
 - » Orthodontia;
 - » Implants of any type and all related procedures, removal of implants, precision or semi-precision attachments, denture duplication, overdentures and any associated surgery, or other customized services or attachments; or
 - » Porcelain on crowns, or pontics posterior to the second bicuspid.

- Cosmetic dentistry
- Charges that are payable under any other insurance, unless specifically available under the Coordination of Benefits provision in the Policy
- Charges made by any government entity unless the covered person is required to pay, or by any public entity from which coverage could have been obtained by application or enrollment even if application or enrollment was not actually made
- Bite registrations
- Bacteriologic cultures
- Temporomandibular joint syndrome (TMJ), unless coverage is required by state mandate

THIS PLAN DOES NOT MEET MINIMAL ESSENTIAL COVERAGE REQUIREMENTS FOR PEDIATRIC DENTAL SERVICES AS PART OF THE ESSENTIAL HEALTH BENEFITS IN ACCORDANCE WITH THE AFFORDABLE CARE ACT (ACA) PROVISIONS.

This brochure provides a brief description of the important features of Frame Dental. This brochure is not the insurance Policy and only the actual Policy provisions will control. The Policy itself sets forth in detail the rights and obligations of both the policyholder and the insurance company. It is, therefore, important that if you purchase coverage you READ THE POLICY CAREFULLY. For complete details, refer to Policy MNL IDEN POL 0414.

Madison National Life Insurance Company, Inc.

Madison National Life Insurance Company, Inc. was founded in 1961 and is domiciled in Wisconsin and licensed to sell insurance products in 49 states, the District of Columbia, Guam, American Samoa and the U.S. Virgin Islands. Its core products and services are group life and disability income and specialty health insurance. It is rated A- (Excellent) for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

About The IHC Group

Independence Holding Company (NYSE: IHC) is a holding company that is principally engaged in underwriting, administering and/or distributing group and individual specialty benefit products, including disability, supplemental health, pet, and group life insurance through its subsidiaries since 1980. The IHC Group owns three insurance companies (Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company), and IHC Specialty Benefits, Inc., a technology-driven insurance sales and marketing company that creates value for insurance producers, carriers and consumers (both individuals and small businesses) through a suite of proprietary tools and products (including ACA plans and small group medical stop-loss). All products are placed with highly rated carriers.

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