

The Enhanced Group Dental Insurance Plan You Can't Afford to Pass Up.

There comes a time when getting by without dental insurance is just too big of a risk for you and your family. With tighter budgets due to the high cost of a full tank of gasoline and utility bills for heat and electricity, the added expense of dental care may stretch your budget too far. A filling, crown or a bridge, could play havoc with your current finances.

It's times like these when it really pays to have dental insurance, but not just any dental insurance. You need dental insurance that is truly comprehensive, covering a full range of dental procedures, and most of all you need a plan that's economical.

MCL Premier Group Dental Insurance Plan is Exactly What You Need

The cost of a dental visit today can easily reach into hundreds – even thousands – of dollars. There are many dental plans available today, but the coverage can be limited and the costs can be expensive. The good news is that you are an MCL member and you can get comprehensive dental coverage at economical group rates!

The MCL Premier Group Dental Plan pays benefits for 157 American Dental Association-listed dental treatments and procedures – from a six-month exam – to oral surgery – even crowns and prosthetics. Every time you receive a covered dental treatment, you will be reimbursed up to a scheduled amount – giving you and your family comprehensive, economical insurance protection.

Keep Your Own Dentist with the MCL Premier Group Dental Insurance Plan

There are a number of dental insurance plans that direct you to dentists in their approved network. Not the MCL Premier Group Dental Plan. We understand going to the dentist of your own choice is very important to you and your family. No one likes to leave a dentist they trust – and now, with the MCL Premier Group Dental Plan you don't have to.

Submitting a Claim Couldn't be Easier

The Premier Group Dental Plan works so easily! You go to your own dentist. You present your MCL Premier Group Dental Insurance Card. You get the dental treatment or procedure completed. Your dentist then submits a standard claim form – and the reimbursement will be made directly to you, unless you say otherwise.

Now You Can Afford to Give Your Family the Dental Insurance Protection They Deserve

This valuable MCL Premier Group Dental Plan will help you take care of all your family's needs. After the deductible is satisfied each covered individual can receive up to a \$1,200 maximum payment during each calendar year. From routine preventive care to extensive oral surgery, this comprehensive dental insurance coverage gives you the added financial support you need to get the dental treatment and procedures you and your family deserve.

A \$1,000 Accident Benefit Makes the MCL Premier Group Dental Insurance Plan Truly Comprehensive

The MCL Premier Group Dental Plan even helps protect each covered family member with a \$1,000 accident benefit that pays in addition to the \$1,200 annual maximum payment. Accidents happen and this plan helps provide the added insurance protection you may need in these type emergencies.

You and Your Family are Guaranteed Acceptance and Complete Satisfaction!

You, your spouse, and all your unmarried, dependent children under 19 (or 25, if a full time student) are **guaranteed acceptance** (subject to state variations). There's absolutely no risk when you enroll, because your satisfaction is assured! If you are not completely satisfied for any reason, return your Certificate of Insurance marked "Cancel" within 30 days. Any money you have paid will be immediately refunded.

At last, you can relax knowing your family's dental health care will be taken care of without budget busting dental expenses. Don't wait until a sensitive tooth – a cavity – a nerve – forces you into that dental chair – that could ultimately strain your budget.

Don't pass up this opportunity to get economical dental insurance protection. Enroll today, or call one of our knowledgeable Customer Service Representatives, Toll-Free, at **1-800-808-4514** for assistance.

The Premier Group Dental Insurance Plan is underwritten by The United States Life Insurance Company in the City of New York, NAIC No.70106, domiciled in the state of New York with a principal place of business of 1 World Financial Center, 200 Liberty Street, New York, NY 10281. It is currently authorized to transact business in all states plus DC, except PR. This summary is a brief description of benefits only and is subject to the terms, conditions, exclusions and limitations of Group Policy No. V-610,110, Form No. G-19000. Coverage may vary or may not be available in all states.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by The United States Life Insurance Company in the City of New York (United States Life) are its responsibility.