



Madison Dental

Three great insurance options featuring quick and simple quoting and enrollment for you and your family

Group association dental insurance under Madison Dental is underwritten by Madison National Life Insurance Company, Inc. in all states except Maine, New Hampshire and New York where Madison Dental is underwritten by Standard Security Life Insurance Company of New York.

This plan does not fulfill the requirements of an essential health benefit plan as it relates to Pediatric Dental and Vision benefits defined by the Patient Protection and Affordable Care Act (also known as Obamacare).

Marketed by:

MWG
MARKETING

P.O. Box 14067 Jackson, MS 39236
800-800-1397

 **Madison National
Life Insurance Company**
Independence Holding Group

 **Standard Security
Life Insurance Company**
Independence Holding Group

Three Great Plans

	Value	Primary	Superior
Coinsurance	Year 1/Year 2	Year 1/Year 2	
Preventive	80%/100%	80%/100%	100%
Diagnostic	80%/100%	60%/80%	90%
Basic	25%/80%	25%/75%	80%
Major	Not covered ¹	10%/40%	50%
Office Copay	\$10 \$25 for ages 65+	\$10 \$25 for ages 65+	\$10 \$25 for ages 65+
Calendar-Year Deductible <i>per person for all services</i>	\$50 \$100 for ages 65+	\$50 \$100 for ages 65+	\$50 \$100 for ages 65+
Calendar-Year Maximum	\$500	\$1,000	\$1,250
Waiting Periods	None	None	Basic: 4 months Major: 15 months

What is Madison Dental?

Madison Dental offers you access to quality, affordable dental insurance coverage for your entire family.

- Available for individuals under and over age 65
- Pay monthly, quarterly or annually by automatic bank withdrawal or credit card

All options are available as an indemnity or PPO.

PPO: Insureds who choose to receive services from participating providers will incur lower out-of-pocket costs. Visit www.thinkihc.com/dentalppo for a list of network providers in your area. Your network is listed on the back of your ID card. Discounts for services not covered by the selected dental insurance may be available at the provider's discretion where not prohibited by law.

Charges in excess of the network reimbursement level are not covered when services are received from providers outside of the dental network.²

Indemnity: This allows you to see any dentist without network restrictions.²

What services are covered?

Covered services per person include, but are not limited to:

Preventive Care

- 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 under age 19; limited to one per calendar year (not applicable in all states)

Diagnostic Care

- Intraoral occlusal film
- Bitewing X-rays (up to a set of four)—limited to one per calendar year
- Full-mouth X-rays (panoramic film or full series)—no less than 36 months apart

Basic Care

- Simple extractions
- Pin retention—per tooth, in addition to restorations
- Fillings (restorations)
 - Amalgam restorations
 - Composite restorations—limited to anterior teeth and bicuspid
 - Sedative fillings
- Maintenance prosthodontics
 - Denture repairs/adjustments
 - Denture rebase—no less than 24 months apart
 - Denture relines—no less than 24 months apart

Major Care

- Endodontic treatment
- Periodontic services
- Inlays, onlays and crowns
- Prosthetic services (dentures or bridges)
- Oral surgery

¹ Although not covered under the insurance, a discount may be available at network providers for major care services.

² Claims reimbursement for out-of-network or indemnity charges is subject to the Reasonable and Customary Charge.

A partial list of dental exclusions is on the last page.

What companies are part of the insurance?

Madison National Life Insurance Company, Inc.

Group association dental insurance is underwritten by Madison National Life Insurance Company, Inc., a wholly-owned subsidiary of Independence Holding Company, a NYSE listed corporation (Symbol IHC) with principal interests in the life and health insurance business. Founded in 1961, and is headquartered in Madison Wisconsin, with operations in Austin, Texas. It is licensed in 49 states, American Samoa, the District of Columbia, Guam, and the Virgin Islands, and is an authorized reinsurer in the State of New York. Madison National Life is rated A-(Excellent) by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligation to their insureds.

Standard Security Life Insurance Company of New York

In the states of Maine, New Hampshire and New York, group association dental insurance is underwritten by Standard Security Life Insurance Company of New York. Standard Security Life is licensed in all 50 states, and set itself apart as a market leader in medical stop loss insurance for more than 25 years. The company is rated A- (Excellent) for financial strength by A.M. Best Company Inc., 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.)

The IHC Group

The IHC Group is an organization of insurance carriers and marketing and administrative affiliates that has been providing life, health, disability, medical stop-loss and specialty insurance solutions to groups and individuals for over 30 years. Members of The IHC Group include Independence Holding Company (NYSE:IHC), American Independence Corp. (NASDAQ: AMIC), Standard Security Life Insurance Company of New York, Madison National Life Insurance Company, Inc. and Independence American Insurance Company. Each insurance carrier in The IHC Group has a financial strength rating of A- (Excellent) from A.M. Best Company, Inc., 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.) Collectively, the companies in The IHC Group provide insurance coverage to more than one million individuals and groups. For more information about The IHC Group, visit www.ihcgroup.com.

How much will my coverage cost?

Simply locate your state and ZIP code in the chart below. Corresponding rates are on the following page.

Alabama	1	Kentucky	1	Oregon	4
Alaska	8	Louisiana	1	970-975	5
Arizona	1	Maine	3	Pennsylvania	1
850-851	2	Michigan	2	190-191	4
852-853	3	480-485	3	189, 192-194	3
Arkansas	1	Minnesota	2	Rhode Island	3
California	6	554	4	South Carolina	2
945-951	7	550-553, 555	3	South Dakota	1
Colorado	3	Mississippi	1	Tennessee	1
800-804, 808-909	4	Missouri	1	370-372, 380-384	2
Connecticut	5	630-634, 640-641	2	Utah	3
068-069	6	Montana	2	Vermont	3
Delaware	5	Nebraska	1	Virginia	1
District of Columbia	4	Nevada	4	201	4
Florida	2	893-898	5	220-223	3
330, 332-334, 340	3	New Mexico	1	233-237	2
331	4	New York	2	Washington	4
Hawaii	4	100-102	8	980-981	6
Illinois	1	103-114	5	982-986	5
600-608	3	115-119	4	West Virginia	1
Indiana	1	120-129	3	Wisconsin	2
460-466, 469, 473	2	North Dakota	1	532-534, 537	3
Iowa	2	Ohio	1	Wyoming	1
Kansas	1	Oklahoma	1		

Madison Dental Rates*

Indemnity Monthly Rates

Value Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$24.68	\$26.98	\$29.06	\$31.14	\$33.44	\$35.52	\$38.28	\$42.90
Subscriber +1	\$40.55	\$44.82	\$48.66	\$52.50	\$56.77	\$60.60	\$65.72	\$74.26
Subscriber +2	\$85.38	\$95.18	\$104.00	\$112.82	\$122.62	\$131.44	\$143.20	\$162.80
Primary Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$36.63	\$40.41	\$43.82	\$47.22	\$51.00	\$54.41	\$58.95	\$66.51
Subscriber +1	\$62.67	\$69.67	\$75.96	\$82.26	\$89.26	\$95.55	\$103.95	\$117.94
Subscriber +2	\$136.18	\$152.26	\$166.72	\$181.18	\$197.26	\$211.72	\$231.01	\$263.15
Superior Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$41.86	\$46.29	\$50.28	\$54.26	\$58.69	\$62.67	\$67.99	\$76.84
Subscriber +1	\$72.34	\$80.54	\$87.91	\$95.28	\$103.47	\$110.84	\$120.67	\$137.05
Subscriber +2	\$158.41	\$177.23	\$194.16	\$211.09	\$229.91	\$246.84	\$269.42	\$307.06

PPO Monthly Rates

Value Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$20.94	\$22.79	\$24.45	\$26.11	\$27.95	\$29.61	\$31.83	\$35.52
Subscriber +1	\$33.64	\$37.06	\$40.13	\$43.20	\$46.61	\$49.68	\$53.78	\$60.60
Subscriber +2	\$69.50	\$77.34	\$84.40	\$91.46	\$99.30	\$106.35	\$115.76	\$131.44
Primary Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$30.47	\$33.49	\$36.21	\$38.93	\$41.95	\$44.67	\$48.29	\$54.33
Subscriber +1	\$51.27	\$56.85	\$61.88	\$66.91	\$72.50	\$77.53	\$84.24	\$95.42
Subscriber +2	\$109.99	\$122.83	\$134.38	\$145.93	\$158.77	\$170.33	\$185.73	\$211.41
Superior Plan	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Subscriber	\$34.58	\$38.11	\$41.28	\$44.46	\$47.99	\$51.16	\$55.39	\$62.45
Subscriber +1	\$58.87	\$65.40	\$71.27	\$77.14	\$83.67	\$89.55	\$97.38	\$110.43
Subscriber +2	\$127.45	\$142.45	\$155.94	\$169.43	\$184.43	\$197.92	\$215.92	\$245.90

*There is a one-time, non-refundable, \$35 set up fee charged with the first month's premium. Rates also include a \$1.00 per month for membership in the Communicating for America, Inc. Association (CA), and a \$5.00 monthly billing fee. Membership in Communicating for America, Inc. is required to enroll in this plan. Should you decide to enroll in this dental plan, you will be prompted during the enrollment process to confirm your acceptance of membership in CA. and the non-refundable set up charge.

Dental Information

Group Association

Madison Dental is group association insurance available to members of Communicating for America, Inc. (CA). CA is a nonprofit association headquartered in Fergus Falls, Minn., that has been providing members valuable benefits and savings since 1972. Enrollment as a member of CA is completed upon receipt of the association dues, which are billed with the monthly premiums. There is no ownership or affiliation between the underwriting carriers (Madison National Life and Standard Security Life) and Communicating for America, Inc.

Eligibility

Madison Dental is available to applicants age 18 and older, their spouse and dependent children under the age of 26. The primary insured must be a member of Communicating for America, and all family members must be residents of the United States in order to be covered.

Covered Charges

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

PPO insurance

Covered charges are subject to the network reimbursement schedule which varies based on the dental service provided and geographic area in which it is received.

Indemnity insurance

Covered charges are subject to the Reasonable and Customary Charge, which is the most common charge for similar professional services, drugs, procedures, devices, supplies or treatment within the geographic area in which the charge is incurred.

Alternative Benefit

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 Reasonable and Customary Charge for the least expensive alternative treatment.

Predetermination of Benefits

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 prior approval; however, the claim will be subject to reduced benefits based on our determination of Reasonable and Customary Charge, and medically necessary treatment.

Coordination of Benefits

This plan will be coordinated with any other group, blanket or franchise plan under which an individual will receive benefits.

Effective date

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

Madison Dental Exclusions

The following is a partial listing of exclusions from coverage. Please consult the Certificate of Insurance for a complete description of charges, services and supplies excluded from coverage. Benefits will not be paid for dental expenses arising from or in connection with:

- Treatment, services or supplies which:
 - Are not medically necessary
 - Are not prescribed by a dentist
 - Are determined to be experimental/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 covered procedures
- Self-inflicted injuries
- War or an act of war, whether or not declared
- A covered person's commission of a felony or an assault on another person
- Employment; whether caused by, related to, or as a condition of employment, including self-employment. This exclusion applies even if workers' compensation or any occupational disease or similar law does not cover the charges
- Congenital or development malformations existing on the covered person's effective date as shown in the certificate's schedule of benefits
- Implants of any type and all related procedures
- Periodontal splinting
- Porcelain on crowns, or pontics posterior to the 2nd bicuspid
- Replacement of partial or full dentures, fixed or removable bridge work, crowns, gold restorations and jackets more often than once in any five-year period
- Lost, stolen or missing dentures or bridges for duplicates
- Charges payable under any medical insurance
- 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
- Use of materials, other than fluorides or sealants, to prevent tooth decay
- Bite registrations
- Bacteriologic cultures
- Therapeutic injections administered by a dentist
- Replacement of 3rd molars
- Composites on teeth posterior to the second bicuspid
- Crowns, inlays and onlays used to restore teeth with microfractures or fracture lines, undermined cusps, or existing large restorations without overt pathology
- Temporomandibular joint syndrome

This brochure provides a brief description of the benefits, exclusions and other provisions of the Master Group Dental Policy MNL ADEN-POL 0905 or SSL ADEN-POL 0905 issued to the Communicating for America, Inc. association, the group policyholder. For complete details, please refer to the Group Dental Insurance Certificate MNL ADEN-CER.001 0905 or SSL ADEN-CER.001 0905.