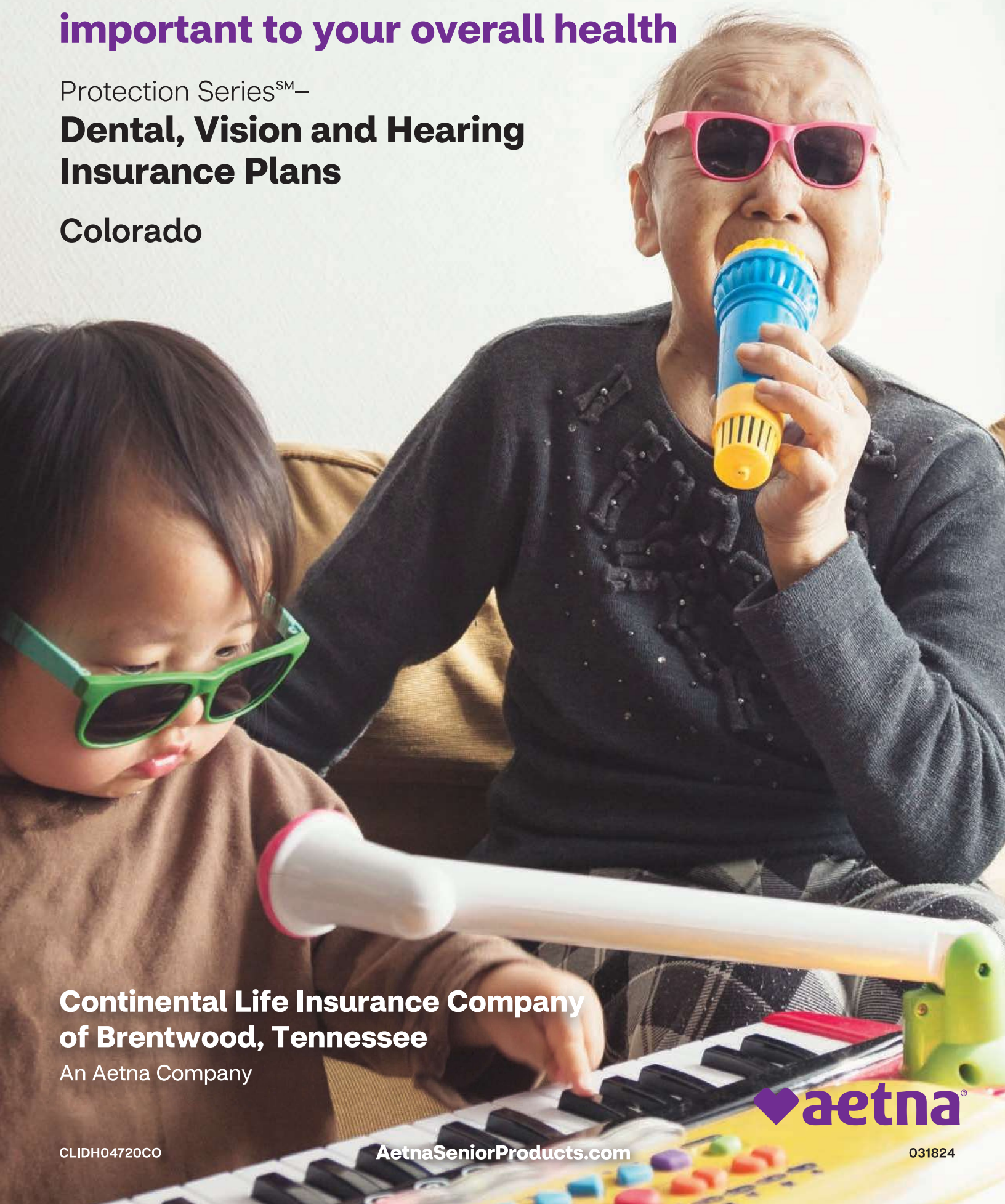


Because your senses are important to your overall health

Protection SeriesSM—

Dental, Vision and Hearing Insurance Plans

Colorado



**Continental Life Insurance Company
of Brentwood, Tennessee**

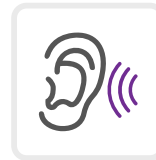
An Aetna Company





Affordable protection

This valuable **Dental, Vision and Hearing** insurance coverage can help you and your family smile bigger and brighter, protect healthy vision to see clearer, and hear the world just that much better. When you choose our insurance coverage, you have our unwavering commitment to be there when you need us most.



Plan features

- Guaranteed acceptance: no health questions
- Guaranteed renewable: as long as your premiums are paid on time
- Issue **ages 0 – 89**
- For individuals and families
- Choose **\$1,000, \$1,500 or \$2,000** maximum benefit per policy year that covers dental, vision and hearing per person
- Plan deductible = **\$100** per policy year per person
- Freedom to choose any provider or get even better pricing if you go in-network
- Benefits paid directly to you, or a provider that you designate
- Benefits paid in addition to any other health care coverage

30-day free look

Return your policy for any reason within 30 days for a full refund of all premiums paid.



When you choose our insurance coverage, you have our commitment to be there when you need us the most.

Continental Life Insurance Company of Brentwood, Tennessee (CLI), a member of the Aetna family of companies and a CVS Health company, has an unwavering commitment to providing the best personal service possible, quick claims payment and quality products with solid financial backing. CLI has a financial strength rating of “A” (Excellent) by A.M. Best Company.*

*“A” (Excellent) is the third highest rating out of sixteen A.M. Best ratings. (Rating as of March 29, 2023.)

Dental coverage

Covered immediately:

- After deductible, plan pays: year 1 = 60%; year 2 = 70%; years 3+ = 80%
- Examinations and cleanings (twice/per year)
- Examination x-rays
- Fillings
- Non-surgical extractions – up to 4 teeth annually; excludes impacted wisdom teeth
- Diagnostic x-rays
- Diagnostic examinations
- Emergency palliative treatment

Covered after 12 months:

- After deductible, plan pays: years 2+ = 60%
- Endodontics – includes root canals
- Periodontal surgery
- Bridges, crowns, and full/partial dentures

Vision coverage

covered after 6 months

- After deductible, plan pays: year 1 = 60%; year 2 = 70%; years 3+ = 80%
- Pays up to \$200 during any two policy years
- Eye examinations
- Eyeglasses
- Contact lenses

Hearing coverage

covered after 12 months

- After deductible, plan pays: year 2 = 70%; years 3+ = 80%
- Pays up to \$500 during any one policy year
- Hearing examinations
- Hearing aids

Monthly premium rates

Issue age	\$1,000 annual benefit premium				\$1,500 annual benefit premium				\$2,000 annual benefit premium			
	Individual	Individual and spouse	Individual and children	Individual and family	Individual	Individual and spouse	Individual and children	Individual and family	Individual	Individual and spouse	Individual and children	Individual and family
18-25	\$12.13	\$24.26	\$33.96	\$50.94	\$13.48	\$26.95	\$37.73	\$56.60	\$14.01	\$28.01	\$39.22	\$58.82
26-50	\$13.03	\$26.05	\$34.86	\$52.73	\$15.27	\$30.54	\$39.53	\$60.19	\$16.25	\$32.50	\$41.46	\$63.32
51-70	\$15.27	\$30.54	\$37.10	\$57.22	\$17.97	\$35.93	\$42.22	\$65.58	\$19.07	\$38.14	\$44.28	\$68.95
71+	\$17.97	\$35.93	\$39.80	\$62.61	\$22.01	\$44.02	\$46.26	\$73.66	\$23.56	\$47.12	\$48.77	\$77.93

The above information represents a partial list of services. This brochure is a brief description of a Dental, Vision and Hearing insurance policy and is not a contract of insurance. For complete details of all provisions or benefits, reference the Outline of Coverage and read your policy carefully.

Exclusions and limitations

We will NOT pay benefits for the following.

1. Items, treatments or services:
 - a. not listed as an eligible expense in the Schedule of Benefits;
 - b. not prescribed by or performed by or under the direct supervision of a dentist or a provider;
 - c. not medically necessary;
 - d. any experimental or investigational procedure or treatment; or
 - e. performed by a member of your immediate family.
2. Charges in excess of the reasonable and customary charge.
3. Treatment resulting from:
 - a. your participation in a war or an act of war, declared or undeclared;
 - b. your attempt to commit, or committing, an assault or felony;
 - c. an intentional self-inflicted injury while sane.
4. Services furnished primarily for cosmetic reasons, including but not limited to charges for radial keratotomy (RK), automated lamellar keratoplasty (ALK), conductive keratoplasty (CK) or other cosmetic procedures.
5. Orthodontic treatment; implantology and related services; implants and all related procedures, including removal of implants.
6. Charges for any appliance or service that is used to treat disturbances of the temporomandibular joint (TMJ), unless mandated by state law.
7. Occlusal, athletic, or night guards.
8. Treatment or diagnosis received while outside the territorial limits of the United States.
9. Treatment for which no charge is made or for which you are not legally obligated to pay including, but not limited to, treatment (or charges made) by:
 - a. your employer, labor union or similar group, in its dental or medical department or clinic;
 - b. a facility owned or run by any government body; or
 - c. any public program, except Medicaid, paid for or sponsored by any government body.
10. Impacted wisdom teeth.
11. Prescription drugs.
12. Any surgical procedure performed in the treatment of cataracts.
13. Loss that occurs while the policy is not in force.

The above information is a partial list of exclusions and limitations. See the Outline of Coverage and policy for complete details.

Underwritten by

Continental Life Insurance Company of Brentwood, Tennessee

An Aetna Company

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