

EXPRESS DENTAL

Two plan options covering dental and vision expenses for you and your family.

EXPRESS DENTAL **Basic**

EXPRESS DENTAL **Premier**



Why is Dental & Vision insurance important to you?

HealthPlan Express understands that with rising healthcare costs, employees are dealing with reduced health benefits, loss of health benefits completely or they have to cover the entire amount to keep their health benefits. Basic Medicare does not cover dental or vision expenses. Some Medicare supplemental policies may provide coverage, but not all. From big businesses to the self-employed to retired individuals, we are all feeling the effects of these rising costs. We know the importance of dental & vision care and the impact these have on a person's overall health.



Don't let rising healthcare costs keep you from getting the care you need.

ExpressDental offers two plans to meet your needs – ExpressDental Basic and ExpressDental Premier

Our plans offer choices you may not find with other plans:

- Choose between a \$0 and \$100 Policy Year Deductible. This is the amount you are responsible for each year
- Choose a Maximum Benefit amount. This is the most you will receive during any one Policy Year
- Choose your own provider³
- "Quick & Easy" issue
- If you are age 60 or over and choose the Premier Plan, you will be issued with a Hearing Rider

Benefits¹

After the Policy Year Deductible is satisfied, you will receive the applicable percentages of actual charges, not to exceed reasonable and customary charges for covered expenses up to the Policy Year Maximum Benefit.

Who is Eligible for Coverage? Anyone ages 0-84.

Children's Policies Available

Children may be covered under the ExpressDental Basic or Premier Plan on an individual basis.

Other Important Benefits

30-Day Right To Examine and Return Policy

If, for any reason you are not satisfied, the policy may be returned to us or to the agent within 30 days after receiving it. If returned, the policy will be void from its beginning and any premium paid will be refunded.

Guaranteed Renewable for Life

This Policy is renewable as long as you live, provided you continue to pay premiums when due.

Household Discount

If two or more people, living in the same household at the same address, apply for coverage at the same time, then each may receive a 10% discount.

No Networks! You choose the provider

No worries about whether or not your doctor or dentist is in a network. No hassles about where you can buy glasses or hearing aids. You decide who to see. We provide the coverage.

Benefit Comparison ¹

EXPRESSDENTAL Basic Plan 1

EXPRESSDENTAL Premier Plan 2

Policy Year Maximum Benefit	\$750, \$1,000, \$1,500 (choose one)	\$1,000, \$1,500, \$2,000, \$2,500 (choose one)
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Policy Year Deductible (Does not apply to preventive)	\$0 or \$100	\$0 or \$100
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Dental Coverage

Preventive Services ² Cleaning, examination, X-Ray, fluoride treatment and sealants ³	Year 1 – Up To \$125 Year 2 (and thereafter) – 1st Visit Up To \$125, 2nd Visit Up To \$75 (per policy year)	Year 1 – Up To \$125 Year 2 (and thereafter) – 1st Visit Up To \$125, 2nd Visit Up To \$75 (per policy year)
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Waiting Period	3 months	3 months
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Basic Services Including X-Ray, fillings and extractions ³	Year 1 – 70% Year 2 – 80% Year 3 – 80% Year 4 – 90% (and thereafter)	Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 – 90% (and thereafter)
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Waiting Period	None	None
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Major Services Including bridges, crowns, full dentures or partials, full mouth extractions, and root canals ³	Not Covered	Year 1 – 0% Year 2 – 70% Year 3 – 80% Year 4 – 90% (and thereafter)
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Waiting Period		12 months
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Vision Coverage

Basic eye examination or eye refraction, including the cost of eye glasses or contact lenses ³	\$150 (per 24 month period)	\$150 (per 24 month period)
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Waiting Period	Exam, first time corrective lenses None Repair or replacement of existing eye glasses or contact lenses 6 months	Exam, first time corrective lenses None Repair or replacement of existing eye glasses or contact lenses 6 months
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Hearing Rider

Examination, hearing aid and necessary repairs ³	Not Covered	Age 0-59 Hearing coverage is only provided if your issue age is 60 - 84. No hearing coverage is provided for issue ages 59 and under. Issue Age 60-84 Year 1 – 60% Year 2 – 70% Year 3 – 80% Year 4 – 90% (and thereafter)
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Waiting Period		Exam, first time aids None Repair or replacement of existing aids 12 months
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1 Refer to your policy for a complete description of limitations and exclusions.

2 This benefit is not subject to the Policy Year Deductible; however, it is included in the Policy Year Maximum Benefit.

3 Services performed or prescribed by a licensed Medical Professional not a member of your immediate family.



About Us

HealthPlan Express (HPE) is a national marketing organization specializing in health insurance and supplemental insurance products. Organized in 2001, HPE is an affiliation of Independent Marketing Organizations with offices in the following locations:

Greeley, Colorado	Austin, Texas
Carmel, Indiana	Ft. Worth, Texas
St. Paul, Minnesota	Casper, Wyoming
Greer, South Carolina	

Collectively, our affiliated marketing organizations distribute insurance products in most states.

HPE is best known for the design and delivery of unique and highly competitive health and supplemental insurance products. These products are offered for sale through independent agents. HPE is firmly committed to the independent agent who is ultimately “the face of health and dental insurance” to the consuming public. The independent agent is ideally qualified to provide the customer competitive product alternatives, with the kind of personal service they deserve.

ExpressDental’s state of the art design gives the customer an unusual level of price and design flexibility in choosing their dental coverage. Unlike many dental plans, ExpressDental provides complete freedom in choosing a dentist.

We are grateful for the opportunity to serve you.



Non-profit financial services and member-directed community service – ***a concept that benefits everyone!***

Give Back

You get more than just insurance with UCT. You get the good feeling from giving back to local communities. As a non-profit, socially responsible insurance provider, UCT’s insurance operations help support causes and organizations in communities across the U.S. and Canada.

Get Involved

Want to take it a step further? As a UCT member you automatically join more than 70,000 members who strive to make a difference in their local communities. Be as active as YOU choose, with opportunities to support causes, including:

- **Intellectual Disabilities Programs**
- **Student Scholarships**
- **Cancer Research**
- **Youth Programs**
- **Organizations and causes YOU choose**

Strength in Numbers

UCT members produce amazing results. Over the past 3 years, UCT’s numbers included:

- **More than \$3 million donated to causes**
- **More than \$300,000 awarded in scholarships**
- **More than 370,000 collective hours of volunteer service given to communities and causes**

Get Covered

UCT offers a number of affordable insurance and financial protection products. Whether it’s accident and life products, dental, vision & hearing coverage, or Medicare supplement plans, we offer quality protection for your insurance needs.

This brochure is designed to give a brief description of the policies and optional benefits, and does not constitute a contract. The exact terms, limitations, definitions, conditions and qualifications of a specific procedure or service will be found in the policy delivered to you. The terms of the policy govern. This is not a Medicare Supplement Policy. Neither The Order of United Commercial Travelers of America nor its agents are connected with or endorsed by the U.S. Government or federal Medicare program.

Underwritten by The Order of United Commercial Travelers of America.

Policy: DV 0312 or state equivalent