



# The dental, vision and hearing policy that has you covered.

**CSO offers the protection and services you and your family need.**

## Dental, vision and hearing plans can vary greatly




Get the right coverage with a policy from Central States Health & Life Co. of Omaha (CSO). Created to provide the benefits and services you need, our policy offers:

- ✓ No deductible and no waiting period for routine exams
- ✓ Your choice of providers
- ✓ Coverage for your spouse and/or dependent children (up to age 26)
- ✓ Dedicated support from service professionals committed to your satisfaction

## The benefits of a dental, vision and hearing policy

There are clear advantages to maintaining your overall health and wellness. Dental, vision and hearing coverage is especially valuable due to the fact that:

- ✓ Ignoring good oral health is linked to heart disease, cancer and diabetes
- ✓ Vision problems often have no symptoms — annual exams can catch them early
- ✓ Hearing checkups can help minimize hearing loss and improve quality of life

Available coverage includes:	 <b>Dental</b>	 <b>Vision</b>	 <b>Hearing</b>
	Preventative Diagnostic Restorative Prosthodontics	Exams Lenses Frames Contact Lenses	Exams Hearing Aids Hearing Aid Repairs

**To learn more about CSO's available Dental, Vision and Hearing policies, visit [CSODVH.com](http://CSODVH.com) today.**

## CSO Dental, Vision & Hearing Policy Sample Schedule of Benefits:

Issue Ages	0 – 90
<b>Benefit Levels</b>	<b>\$1,000, \$1,500 or \$2,000 per year</b>
<b>Annual Deductible</b>	<b>\$100*</b>
<b>Dental - Preventative</b>	<b>100% in all Years</b>
Waiting Period	None
Deductible	Not Applicable
<b>Dental — Basic</b>	<b>60% / 70% /80%**</b>
Waiting Period	None
Deductible	Applicable
<b>Dental — Major</b>	<b>60% / 70% /80%**</b>
Waiting Period	9 Months
Deductible	Applicable
<b>Vision</b>	<b>Exam: 100%   Hardware: (60,70 &amp; 80)**</b>
Annual Maximum	\$200 (every two years)
Waiting Period	9 Months, Hardware Only
Deductible	Applicable for Hardware Only
<b>Hearing</b>	<b>Exam: 100% up to \$75   Hardware: (60,70 &amp; 80)**</b>
Annual Maximum	\$500 (every two years)
Waiting Period	9 Months, Hardware Only
Deductible	Applicable for Hardware Only

\* Deductible is waived for diagnostic and preventative dental, eye and hearing exams.

\*\* Eligible expenses paid at 60% during policy year 1; 70% during policy year 2; and 80% during policy year 3 and thereafter.

These dental, vision and hearing insurance products are underwritten by Central States Health & Life Co. of Omaha. This is a solicitation of insurance. You are under no obligation when you ask for more information. If you respond, you may be contacted by a licensed insurance agent in an attempt to sell you insurance. A licensed agent will provide you complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**This insurance provides limited benefits if you meet the conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.**

In AZ and NC, for costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company.