

Dental Plans have been arranged by Cygnet Financial Freedom House (a Michigan union company, providing benefits to labor since 1985) for retired GM, Ford, and Chrysler workers who missed their open enrollment period **OR** those who may lose coverage after their 18-month COBRA period. These plans are not endorsed by UAW nor affiliated in any way with UAW Health Plans or those of any automotive company.

- You can continue with your current dentist who may well be a member of our network of 130,000 nationally.
- Rates are guaranteed for 12 months following your plan's effective date.
- If paperwork is received by the 15th, coverage may start the 1st of the following month.

Not yet in CA, IL, IN, MA, MD, NJ, NY, OH, TN, VA, GA, VT. ● If you live in these states, let us know and we will call you when plans are approved			
Rates are based on ZIP Code and can vary	Sample Rates in Southeast Michigan for one individual. Actual premium rates will be provided when we receive your Quote Request in the bottom of this notice		
	\$14.69	\$36.72	\$49.20
Dental Plan Options	Plan 1	Plan 2	Plan 3
Annual Maximum Benefit	\$500	\$1,000	\$1,500
Boost your annual maximum by submitting at least one dental claim per year and keeping your total paid claims for the year at or below the Threshold Amount: \$250 for Plans 1 and 2; \$500 for Plan 3. You will "earn" an Annual Reward – \$125 for Plans 1 and 2; \$250 for Plan 3 – to carry over toward your annual maximum benefit the next year. Accumulate rewards each year up to the total Maximum Reward Amount: \$500 for Plans 1 and 2; \$1,000 for Plan 3. Where PPO is available, there's also a \$50 bonus to carry over if you see a Dental Plan PPO provider. If no claims are submitted during a year, no rewards are earned and accumulated rewards are lost. But you can begin building rewards again the very next year.			
Over 4 years, you can build your Maximum Benefit for any one year up to:	\$1,000	\$1,500	\$2,500
<i>No waiting periods if you were covered by another dental plan within 30 days of the date your application is approved.</i>			
WAITING PERIODS	preventive - none basic - 6 months	preventive - none basic - 6 months major - 12 months	preventive - none basic - 6 months major - 12 months
Annual Dental Deductible (per person)	\$50	\$50	\$50
<u>PREVENTIVE (TYPE 1)</u> • exams/cleanings • bitewing films • full mouth series or panoramic x-ray (once in 5 yrs)	80%	100%	100%
<u>BASIC (TYPE 2)</u> • amalgams & resin restorations (fillings) • simple extractions	50%	50%	80%
<u>MAJOR (TYPE 3)</u> • space maintainers • root canals • surgical endodontics • crowns • periodontal procedures • denture repairs • surgical extractions • general anesthesia	Not Covered	50%	50%
IF YOU HAVE ACCESS TO A COMPUTER, YOU CAN GET A QUOTE THROUGH THE INTERNET. Go to www.FinancialFreedomHouse.com/dental			

PLEASE SEND ME A DETAILED QUOTE, ALONG WITH A LIST OF DENTISTS WITHIN (circle one: 5 - 10 - 15) MILES OF ZIP CODE # _____

Your Name _____ Date of Birth _____ Date of Retirement _____ Union Local # _____

Address _____ City _____ ZIP _____ Phone _____

Additional coverage:

Spouse's Name _____ Date of Birth _____ Number of Dependent Children: _____

I certify that I AM a retired automotive employee and authorize Cygnet Financial Freedom House to provide me with a quote for coverage:

(sign) X _____ I am currently covered by (name of insurance company) _____

Mail this request to Cygnet Dental, P.O.Box 301000, Waterford, MI 48330 or [FAX to \(248\) 673-5312](tel:(248)673-5312)