

The SureBridge Advantage

Why Prime DVH?

A Product Comparison

Rich and Relevant Plan Design

Our plan design provides the benefits your clients want and need, including:

- 100% coverage with no deductible and no waiting period for dental exams and cleanings, hearing exams, and vision exams
- No waiting period for Basic Dental Services such as fillings, cleanings, and x-rays
- Major Dental Services are covered after only a 9-month waiting period

Competitive Premiums & Commissions

Our innovative product design provides an attractive price point for your clients and attractive compensation for you!

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Strengthen Your Supplemental Portfolio

Help your clients and agents meet their financial goals by adding a broad supplemental portfolio, designed for the individual market, to your current product portfolio.

Contact your SureBridge representative today to have your agents/producers appointed quickly.

Benefit and Premium Comparison

PRODUCT DETAILS	COMPETITOR A	COMPETITOR B	SUREBRIDGE
Issue Ages	0 - 89	18 - 85	0 - 90
Renewability	Guaranteed for Life	Guaranteed for Life	Guaranteed for Life
Benefit Levels (Annual Maximum)	\$1,000 or \$1,500/year	\$1,000 or \$1,500/year	\$1,000, \$1,500, or \$2,000/year ★
Annual Deductible	\$100	\$100	\$100
Monthly Premiums	\$1,500 Benefit Level	\$1,500 Benefit Level	\$1,500 Benefit Level
• Age 55	\$36.80	\$41.83	\$36.00 ★
• Age 65	\$36.80	\$45.17	\$36.00 ★
• Age 75	\$45.08	\$51.92	\$47.00
DENTAL			
Preventive	60% 70% 80%*	60% 70% 80%*	100% in all years ★
• Waiting Period	None	None	None
• Deductible	Applicable	Applicable	Not Applicable ★
Basic	60% 70% 80%*	60% 70% 80%*	60% 70% 80%*
• Waiting Period	None	None	None
• Deductible	Applicable	Applicable	Applicable
Major	0% 60% 60%*	0% 70% 80%*	60% 70% 80%*
• Waiting Period	12 months	12 months	9 months ★
• Deductible	Applicable	Applicable	Applicable
VISION			
• Annual Maximum	60% 70% 80%*	60% 70% 80%*	Exam: 100% up to \$75 ★
• Waiting Period	\$200/2 years	N/A	Hardware: 60% 70% 80%*
• Deductible	6 months, All Benefits Applicable for All Benefits	6 months, Hardware Only Applicable for All Benefits	\$200/year 9 months, Hardware Only Applicable for Hardware Only ★
HEARING			
• Annual Maximum	0% 70% 80%*	60% 70% 80%*	Exam: 100% up to \$75 ★
• Waiting Period	\$500/year	N/A	Hardware: 60% 70% 80%*
• Deductible	12 months Applicable for All Benefits	12 months, Hardware Only Applicable for All Benefits	\$500 (Every 2 years) 9 months, Hardware Only ★ Applicable for Hardware Only ★

*Graded benefit schedule indicates the percentage of covered expenses covered in Year 1 | Year 2 | Year 3+.

SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten and administered by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.

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