



A Licensed Insurance Agency

Dental Care **SOLUTION**

Dental HMO - CA





Welcome to the Association

The National Association of Preferred Providers (NAPP) is a Texas non-profit Association that has been dedicated to enhancing and improving the quality of life, general well-being, and welfare for its members and their families since its foundation in 1983.

NAPP delivers value to its members by using its “group buying” power to negotiate the lowest price and rate agreements with service, benefit, and insurance providers, and passing the significant savings to its members.

The biggest benefits of a NAPP membership are...

You're eligible to enroll in any one or more of the following association-exclusive and state-approved association insurance benefits^{1, 2}, at prices you can afford:

- + **Doctor Office Visit Reimbursement**
- + **Accidental Injury Protection**
- + **Accidental Death & Dismemberment Protection**
- + **Accidental Disability Income Protection**
- + **Emergency Travel Assistance**
- + **Hospital & ICU/CCU Stay**
- + **Dental HMO**
- + **Term Life**
- + **Critical Illness**

You'll also have exclusive access to a powerful and effective advocacy program^{1, 2!}

The Advocacy Program features a full service Hospital Patient Advocacy Center (PAC) of dedicated and experienced advocates. PAC advocates have over 20 years experience negotiating with hospitals nationwide. PAC not only negotiates lower hospital bills, it also works to locate and access all available saving programs members may be eligible to participate in. On occasions, PAC has negotiated the dismissal of entire hospital bills for members, saving them tens and even hundreds of thousands of dollars!

As well as many other exciting association-exclusive saving benefits^{1, 2}:

- + **Doctors**
- + **Labs**
- + **Prescriptions**
- + **Medical Supplies**
- + **Pet Care**
- + **Legal**
- + **And More!**

NAPP members will automatically receive, as part of the basic NAPP membership, discounts on a variety of life-style services:

- + Entertainment Savings Program
- + Fitness Savings Program
- + Vitamin Savings Program
- + Magazine Savings Program
- + Travel Savings Program
- + Vehicle Savings Program

¹ Not available in certain states; check to find out if offered in your state.

² Access to optional benefits at an additional price is available only to NAPP members.

Individual Monthly Fee: \$39.95

Family Monthly Fee: \$89.95

One - Time Enrollment Fee: \$60 / \$100

Dental HMO - CA*

Our mission is to provide NAPP members with a cost-effective and simple-to-use healthcare program, backed by the best customer service in the industry. That is why each of our plans has been carefully created with NAPP select services and group benefits to offer you exceptional value at an affordable cost.

Sign-up today and enjoy the healthcare solution you have been seeking with Dental HMO - CA:

DENTAL HMO¹

Dental insurance coverage for you and your loved ones with no deductible, no annual or lifetime dollar cap. Receive simple-to-use, quality dental services at affordable out-of-pocket cost — you no longer have to grit your teeth at outrageous dental fees!

DENTAL PLAN FEATURES

NO LIMITATIONS ON PRE-EXISTING CONDITIONS

(All Pre-Existing Conditions Covered Immediately)[†]

NO DEDUCTIBLE

NO MONTHLY, YEARLY, OR LIFETIME LIMITS

NO AGE LIMITS[‡]

(All Seniors are eligible)

MOST PREVENTATIVE SERVICES & EXAMS AT NO COST

EXAMPLE OF CO-PAYS

(Out-of-Pocket)

OFFICE VISIT = \$5.00

DETAILED ORAL EXAM = NO COST

X-RAYS = NO COST

TEETH CLEANING = \$5.00

(Routine teeth cleaning every 6 months. Call Member Services at 866.365.5829 for cost of initial extensive cleaning.)

FILLINGS = \$8.00

(Amalgam One Surface)

[†]Except dental work currently in progress.

[‡]Dependent Child(ren) up to age 26.



THIS PLAN ALSO INCLUDES:

PET CARE

Help protect that "other" family member, Your Pet!



* The Dental HMO - CA plan is only available to members of the National Association of Preferred Providers.

PROGRAM DISCLOSURES

The association limited group insurance benefits being offered to NAPP members are NOT COMPREHENSIVE HEALTH INSURANCE and waiting periods apply. For specific benefit waiting period, call Member Services at **1.866.365.5829**. The group benefits being offered to NAPP members are marketed by American Workers Insurance Services (AWIS), a licensed insurance agency. **Available only in CA.**

Cancellation Policy: American Workers Insurance Services Plan renews automatically by continuing the payment of the monthly fees. There is no renewal fee. In addition to paying monthly, the plan fees can be paid quarterly, semi-annually, or annually. If the member wishes to change their billing cycle, they should contact American Workers Insurance Services at **1.866.365.5829**.

Members may cancel their plan in writing without giving a reason during the first thirty (30) days from the date of the postmark on the member fulfillment package, plus five (5) days, and will receive a refund of monthly plan fees paid. The one-time enrollment fee is held as a non-refundable processing fee. The cancellation effective date shall be the date of the postmark if sent by mail and the business day of receipt if sent by facsimile transmission. Members should allow three (3) to four (4) weeks for their refund. Members may cancel their plan at any time after the first thirty (30) days, provided American Workers Insurance Services is given written notice of cancellation. Plan package and cards must be returned upon cancellation. It may take up to fourteen (14) to thirty (30) days after receipt of a valid cancellation request in order for charges, debits, or drafts to stop.

LIMITED ASSOCIATION GROUP INSURANCE BENEFITS DISCLOSURES

¹ DENTAL HMO: DeltaCare® USA product offered as an Association group insurance benefit. In California, DeltaCare® USA is underwritten and provided by Delta Dental of California; 12898 Towne Center Drive, Cerritos, CA 90703-8546. The Dental HMO goes into effect the first (1st) of the month after fifteen (15) days from the enrollment date.

