



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:	 Dental	 Vision	 Hearing
	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 today.

CSO Dental, Vision & Hearing Policy

Sample Schedule of Benefits:

Issue Ages	0 – 90
Benefit Levels	\$1,000, \$1,500 or \$2,000 per year
Annual Deductible	\$100*
Dental - Preventative	
	100% in all Years
Waiting Period	None
Deductible	Not Applicable
Dental — Basic	
	60% / 70% / 80%**
Waiting Period	None
Deductible	Applicable
Dental — Major	
	60% / 70% / 80%**
Waiting Period	9 Months
Deductible	Applicable
Vision	
	Exam: 100% Hardware: (60,70 & 80)%**
Annual Maximum	\$200 (every two years)
Waiting Period	9 Months, Hardware Only
Deductible	Applicable for Hardware Only
Hearing	
	Exam: 100% up to \$75 Hardware: (60,70 & 80)%**
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. ARIZONA RESIDENTS: Information regarding Dental, Vision and Hearing Insurance on our website does not apply to Arizona residents. Please contact an Agent for Arizona Specific information.