

Notice to Buyer:

This is an ancillary health policy. This Policy provides limited benefits. Benefits provided are supplemental and are not intended to cover all medical expenses.

**THIS POLICY PROVIDES DENTAL BENEFITS ONLY –
READ IT CAREFULLY.**

This Policy does not provide comprehensive health insurance coverage. It is not intended to satisfy the individual mandate of the Affordable Care Act (ACA) or provide the minimum essential coverage required by the ACA (often referred to as "Major Medical Coverage"). It does not provide coverage for hospital, medical, surgical, or major medical expenses.

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READ IT CAREFULLY**