

Dental, Vision & Hearing Comparison

Manhattan Life Legacy DVH vs. DVH Select



	DVH	DVH Select
Issue Ages	Ages 18-85	Ages 18- 99
Age Bands	<ul style="list-style-type: none"> • 18-39 • 40-54 • 55-64 • 65-74 • 75-85 	<ul style="list-style-type: none"> • 18-39 • 40-54 • 55-64 • 65-74 • 75-99
Rate Groups	<ul style="list-style-type: none"> • Individual • Family 	<ul style="list-style-type: none"> • Individual • Individual + Spouse • Individual + Child(ren) • Family
Renewal Class	Guaranteed Renewable	Guaranteed Renewable
Benefit Amount Options	<ul style="list-style-type: none"> • \$1,000, \$1,500, \$3,000 & \$5,000 • \$100 Deductible 	<ul style="list-style-type: none"> • \$1,000, \$1,500, \$3,000 & \$5,000 • \$0 or \$100 Deductible
In Network Claims	Careington Discounted Rate	Careington Discounted Rate
Out of Network Claims	100% of UCR	80% of UCR
Preventative Services	<ul style="list-style-type: none"> • Year 1 - 60% • Year 2 - 70% • Year 3+ - 80% Waiting Period - 0 Months	<ul style="list-style-type: none"> • Year 1 and after - 100% • Does not apply to deductible Waiting Period - 0 Months
Basic Services	<ul style="list-style-type: none"> • Year 1 - 60% • Year 2 - 70% • Year 3+ - 80% Waiting Period - 0 Months	<ul style="list-style-type: none"> • Year 1 - 65% • Year 2+ 80% Waiting Period - 0 Months
Major Services	<ul style="list-style-type: none"> • Year 1 - 0% • Year 2 - 70% • Year 3+ - 80% Waiting Period - 12 Months	<ul style="list-style-type: none"> • Year 1 - 20% • Year 2+ - 50% Waiting Period - 0 Months
Implants	None	<ul style="list-style-type: none"> • Year 1 - 20% • Year 2+ - 50% Lifetime Max - \$1,500
Orthodontia (All Ages)	None	<ul style="list-style-type: none"> • Year 1 - N/A • Year 2+ - 50% Lifetime Max - \$1,500

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Vision Benefit	<ul style="list-style-type: none"> • Year 1 - 60% • Year 2 - 70% • Year 3+ - 80% Up to Policy Year Maximum Benefit Waiting Period - 6 Months on eyeglasses and contact lenses	<ul style="list-style-type: none"> • Year 1 - 60% • Year 2 - 70% • Year 3+ - 80% \$200 Maximum per year for eyeglass frames and contact lenses Waiting Period - 6 Months on eyeglasses and contact lenses
Hearing Benefit	<ul style="list-style-type: none"> • Year 1 - 60% • Year 2 - 70% • Year 3+ - 80% Up to Policy Year Maximum Benefit Waiting Period - 12 Months on new hearing aids and existing hearing aid repairs	<ul style="list-style-type: none"> • \$750 Maximum (Per Ear, Per Year) Waiting Period - 12 Months on new hearing aids and existing hearing aid repairs