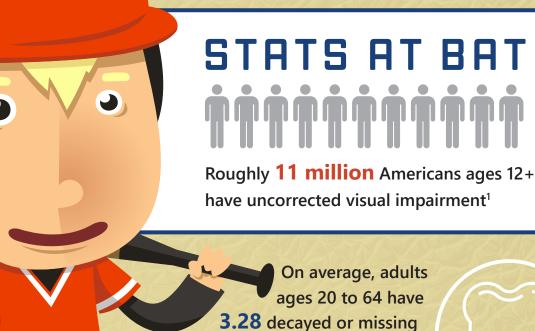


looking like a "policy peddler." The fact is, these products can help the many people who suffer from illnesses or injuries cover their medical expenses and provide for their families.



permanent teeth² and adults ages 65+

have **9.24** decayed or missing



ages 70+ with hearing loss who don't use them4 More than 1 in 4

20-year-olds today will become

help over **70%** of adults

Hearing aids could



U.S. are heart disease, cancer, chronic lower respiratory diseases, accidents, and stroke⁵

The top 5 causes of death in the

disabled before age 676 COSTS TO STRIKE OUT

The average cost per inpatient day in the U.S. in 2015 was:

State/Local Government Hospitals

Non-Profit Hospitals

For-Profit Hospitals⁷

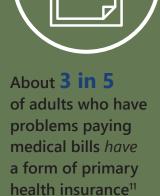
 National average dental fees charged by general practitioners in 2013 were:

\$163 nationally without vision insurance.8

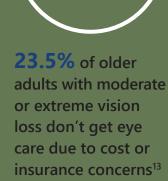
A U&C eye exam costs an average of

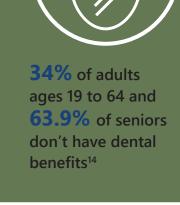
- o \$85.38 for adult prophylaxis o \$104.65 for a panoramic
 - radiographic image
 - o \$400.70 for treatment of root canal obstruction (non-surgical access)9
- A single hearing aid can cost anywhere from \$1,200 to more than \$3,500¹⁰
- LEFT UNCOVERED





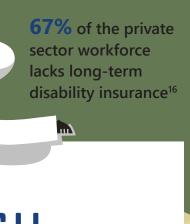






Only 4 states require hearing aid insurance coverage for adults¹⁵





individuals' unique needs. Simply asking your clients if they're interested in getting additional protection can...

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²"Dental Caries (Tooth Decay) in Adults (Age 20 to 64)." National Institute of Dental and Craniofacial Research, 5 Sept. 2014.

★ Sources:

³"Dental Caries (Tooth Decay) in Seniors (Age 65 and Over)." National Institute of Dental and Craniofacial Research, 5 Sept. 2014.

- ¹Vitale, Susan et al. "Prevalence of Visual Impairment in the United States." JAMA, vol. 295, no. 18, 10 May 2006, pp. 2158-2163.
- ⁵"Leading Causes of Death." National Center for Health Statistics, CDC, 7, Oct. 2016. ^{6,16}"Fact Sheet: Social Security." Social Security Administration, 2016. ⁷"Hospital Adjusted Expenses per Inpatient Day by Ownership." Kaiser Family Foundation, 2 Feb. 2017.

^{4"}Quick Statistics About Hearing." National Institute on Deafness and Other Communication Disorders, 15 Dec. 2016.

- 8"National Average Cost without Vision Coverage." Vision Services Plan, 27 Apr. 2015. ⁹"Dental Fees: Results from the 2013 Survey of Dental Fees." Health Policy Institute, American Dental Association, 2014. ¹⁰Gandel, Cathie. "Paying for Your Hearing Aid: Where to Go for Financial Help." AARP, Apr. 2016.
- ^{11,12}Hamel, Liz et al. "The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills Survey." Kaiser Family Foundation, 5 Jan. 2016. ¹³"The State of Vision, Aging, and Public Health in America." CDC, 2011.
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Health Policy Institute, American Dental Association, Oct. 2014

¹⁵"State Insurance Mandates for Hearing Aids." American Speech-Language-Hearing Association.