



To All Associates:

In late 2014, we introduced the Dental, Vision and Hearing product into our robust suite of product offerings. It debuted with some clear market differentiators, including Family coverage and the freedom to visit any dentist, not one confined to a specific network. The launch was met with success and in 2015 we received over 6,200 applications. Through December 2nd, we have received over 25,000 applications and project to process approximately 27,000 DVH applications by year end. We are happy to announce some enhancements that will further strengthen the product:

(1) We have introduced one additional age band for ages 76-85; previously, the upper age band was 65-75. (Please note North Carolina did not approve an upper age band so it remains issue age to 75).

(2) The product is now Guaranteed Renewable for Life; when launched it was renewable to age 80; and

(3) We have also removed the reasonable and customary language for claim payments. Now claims will be paid based on the applicable coinsurance directly from the amount charged by the dentist.

Please note inforce policies will be amended to reflect the changes highlighted in No's. 2 and 3 above.

We now have 31 state approvals for the product enhancements with more state approvals pending. The attached map shows approved states in green. Our website and quoting links will be updated for the appropriate states and as more filings are approved, we will accordingly update.

Dental is an often inquired about product. If you've contributed to those sales figures noted above, we thank you. If you have not, now is a good time to look at its door-opening capabilities.

Thank you,

Todd Hayden
Senior Vice President

Chief Marketing Officer



[C-DVH16 product map.pdf](#)

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