

DENTAL CHOICE *Plus*

Hybrid Dental Insurance

Introducing Dental Choice Plus, a new type of dental insurance policy that combines traditional fully insured benefits with Network Provider discount pricing. Dental Choice Plus focuses on providing the benefits you want and need to maintain good oral health, not on benefits you may never use.



Advantages of Dental Choice Plus

- Take advantage of network provider's discount pricing at over 169,000 access points across the United States with annual benefits of up to \$2,000 per year.
- Diagnostic & Preventative paid at 100% when using a network provider.
- No waiting periods on Major service. You will receive pre-negotiated prices when using a network service provider.
- Freedom of choice. Unlike many PPO plans that will not pay anything if you go outside their network, Dental Choice Plus will pay the non-network provider at the same rate as if they were in network. Your client will only be responsible for the non-network charges that are in excess of the pre-negotiated network fees schedule.

Reimbursement Method In/Out			Standard Plan Pays** Yr. 1 / Yr. 2 / Yr. 3+	Enhanced Plan Pays** Yr. 1 / Yr. 2 / Yr. 3+
Diagnostic & Preventative		No Wait	100% / 100% / 100%	100% / 100% / 100%
Basic (Fillings & Simple Extraction)	Basic	6 months	50% / 65% / 80%	50% / 65% / 80%
Endodontic	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Periodontics	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Oral Surgery	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Restorations	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Orthodontics	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Prosthodontics	Major	12 months*	0%* / 25% / 50%	0%* / 25% / 50%
Co-Pay (Per Person, Per Visit) No more than 3 per person per calendar year			\$25 Thru age 64 \$40 over age 65	\$25 Thru age 64 \$40 over age 65
Insurance Calendar Year Maximum			\$1,500	\$2,000
Orthodontic and Prosthodontics Lifetime Maximum (\$1,000 Lifetime Max, Limited to \$350 per Calendar Yr.)			\$1,000	\$1,000

* Insured pays only the discounted pre-negotiated network provider rate.

** Annual coinsurance amounts are based on policy years.

Diagnostic & Preventative Services paid at 100% - No Waiting Periods

Dental Choice Plus focuses on providing the benefits you want and need to maintain good oral health at affordable prices

Examples of Diagnostic & Preventive Services when receiving benefits through PPO	Waiting Periods	Amount Paid
Routine oral exams - 1 exam per 6 month period	No Waiting Period	100%
Bitewing X-rays (up to a set of 4) - 1 set per Calendar Year	No Waiting Period	100%
Full Mouth X-rays (Panoramic Film or Full Series) - no less than 36 months apart	No Waiting Period	100%
Prophylaxis (cleaning and scaling of teeth) - 1 per Calendar Year	No Waiting Period	100%
Topical application of Fluoride for dependent children under 19 - 1 per Calendar Year	No Waiting Period	100%
Consultation - other than treating doctor	No Waiting Period	100%
Comprehensive Oral Exam	No Waiting Period	100%
Sealant - dependents under 14, one treatment per tooth no less than 36 months apart	No Waiting Period	100%
Space Maintainers - the initial appliance for dependent children under 13, including adjustments within the 6 month period immediately following installation	No Waiting Period	100%

\$25 Application Fee For Individual Applications. Application Fees are waived for employer sponsored plans