

Dental Highlight Sheet

Ease of New Business Installation

- No DE-9 or payroll required
- No ownership documentation required
- No waivers or declinations required (except when only 1 employee is enrolled)

Maximum Plan Offering Flexibility

- Dual Option Dental: Two plan offerings (a combination of any 2 of our small group DPPO, DINO and/or DHMO plans) for groups down to 2 enrolled employees.

True Open Enrollment

- If an employee or dependent initially declined or waived coverage during their open enrollment period, they are eligible to enroll at the group's open enrollment anniversary date without being subject to any waiting periods (except for the Voluntary DPPO & DINO plans).
 - The majority of our competitors do not have a "true" open enrollment and subject employees and/or dependents who previously declined or waived coverage to 12 or 6-month waiting periods for Major and/or Basic services.

Orthodontic Benefit

- Can be purchased down to 2 eligible employees
 - Most competitors require at least 10 eligible or enrolled employees
- All Ortho plans include a Calendar-Year Maximum
 - All of our competitors offer a lifetime maximum
 - There is no limitation on the number of years the benefit is used
- There are no waiting periods on any of our orthodontia plans (except Voluntary DINO options)
- All orthodontia plans offer both Child and Adult benefits
- DPPO & DINO plans cover "treatment" in progress regardless of what stage the member is at in their treatment plan.

Implant Benefits

- We offer 2 plans with Implant coverage; our Smile Deluxe 2000 and Smile Deluxe Plus 2000.
- No waiting periods
- Available down to groups with 2 or more eligible employees

Cosmetic in Nature

- Posterior Composites are covered on all of our DPPO plans
 - Most competitors offer it as a rider/buy up option, considering it cosmetic in nature
- No Missing Tooth Clause
 - Most competitors require a 12 month wait or do not provide any benefits.
- Veneers are covered when dentally necessary
- Our non-implant DPPO & DINO plans provide an alternate benefit for traditional crowns and partials when implants are utilized.
- We cover the technique of Invisalign when filed under orthodontia, as any other ortho benefit.

Extra Benefits

- Prenatal Benefits
 - Additional cleaning and periodontal treatment
- Oral Cancer screening provided annually at no additional charge in network

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