

Dental Highlight Sheet

Ease of New Business Installation

- No DE-6 or payroll 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 14 small group DPPO and/or DHMO plans) for groups down to 2 enrolled employees.
 - Most of our competitors require 5 or 10 enrolled to offer more than 1 plan.
- Suite Deal Dental: A package of 5 dental plans with 65% participation 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 PPO Basic Smile Plan).
 - The majority of our competitors do not have a "true" open enrollment and subject employees and/or dependents who had previously declined or waived coverage to 6 or 12 month waiting periods for Basic and Major services.

Orthodontic Benefit

- Can be purchased down to 2 eligible employees.
 - Most of our competitors require at least 10 eligible or enrolled employees to offer an orthodontia benefit.
- 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.
- All orthodontia plans offer both Child and Adult benefits.
- On DPPO plans we cover "treatment" in progress regardless of what stage the member is at in their treatment plan.

Cosmetic in Nature

- Posterior Composites are covered on all our DPPO plans.
 - Most of our competitors offer it as a rider/buy up option as it's considered cosmetic in nature.
- No Missing Tooth Clause
 - Most of our competitors require a 12 month wait or do not provide any benefits.
- Veneers are covered when dentally necessary.
- Although implants are a non-covered benefit on most of our plans, we do 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 orthodontia benefit.

Extra Benefits

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

Happy Selling!!