



Member Maximums Increase Yearly for Groups 10+

Max Plan Features

Max Plan standard benefit example for groups 10+
Customized starting maximums available

IF YOUR MAX PLAN BENEFIT STARTS AT \$1,000



In this example, the employee starts with a \$1,000 max on their effective date and enjoys increases over 5 years when they reach \$2,000 Max.

How it Works

Increases are automatically applied on the employees effective date, each year incrementally based on consecutive coverage & the original maximum benefit set by the group until the maximum increase reaches \$2,000.

Plan Design Features

- Customize any plan
- Automatic Max plan for groups 10+
- Self Funding available
- Dual Option plans available
- Implant surgical riders available
- Additional available plan options include:
 - Preventive only
 - Preventive & Basic only
- Includes contracted cosmetic discounts
- ACE American Insurance Company rated A+ by A.M. Best and S&P
- Members can visit any dentist with the greatest out-of-pocket savings advantage available when receiving care from a contracted provider

Co-Insurance Plan Options

Choose a Plan: ● Indemnity ● PPO

Network Options: ● Gold (PPO Only) ● Platinum

Preventive Cleanings (2 per year), exams, fluoride and x-rays	100% or customize
Basic Fillings and oral surgery	80% or customize
Major Crowns, bridges, dentures, periodontics & endodontics	50% or customize
Deductible Per member; effective date year Applies to all basic and major services	\$50/\$150 or customize
Maximum Benefit Per member; effective date year Applies to preventive, basic and major services	\$1,000 or customize Automatic Max Plan for groups 10+

The benefits illustrated are in summary form only. They should not be construed as complete in and of themselves. They are only for comparison and in the case of discrepancy, please refer to the plan certificate booklet for a complete description of benefits, limitations and exclusions.

Orthodontic Benefit Option

Waiting Periods May Apply

50%
 Children 18 & under
\$1,000* Lifetime Maximum
 *Additional maximums available

Orthodontic Minimum 10+ Enrolled

OR

In-Network Only Orthodontic Option

No Waiting Periods

20% Discount
 Includes Children & Adults

Underwritten by ACE American Insurance Company

- Rated A+ by A.M. Best and S&P
- Physical presence in 53 countries
- More than 15,000 employees serving the insurance needs of commercial and individual customers in more than 170 countries

Visit us at DentalSelect.com



Request a customized quote for any plan

Plan Design Highlights

- Customize any plan
- Automatic Max plan for groups 10+
- Self Funding available
- Dual Option plans available
- Implant surgical riders available
- Additional available plan options include:
 - Preventive only
 - Preventive & Basic only
- Includes contracted cosmetic discounts
- ACE American Insurance Company rated A+ by A.M. Best and S&P
- Members can visit any dentist with the greatest out-of-pocket savings advantage available when receiving care from a contracted provider

All Specialist Types Available

- Specialists include:
 - Pediatric Specialists
 - Endodontists
 - Prosthodontists
 - Oral Surgeons
 - Periodontists
 - Orthodontists

*Specialist Notes:

Co-Insurance Gold plan services rendered by a Dental Select participating Specialist will pay from the General Dentist contracted fee schedule for both in and out of network services. The member will also receive a 20% discount off the Specialist's fee. Reasonable and Customary payment is not available.

Co-Insurance Platinum plan services rendered by a Dental Select participating Specialist will be paid as follows*:

The Plan pays according to either the (a) Reasonable and Customary fees or (b) Contracted General Dentist Fee Schedule. The member will also receive a 20% discount off the Specialist's fee. The Member is responsible for the difference between the Plan's payment and the discounted Specialist's fee.

*Final payment structure will be determined per Group based on quote or selected Manual Rate Schedule.

Co-Insurance Underwriting Guidelines

Choose a Plan: ● Indemnity ● PPO

Network Options: ● Gold (PPO Only) ● Platinum

Contributory

Specialists:		See Specialist Notes*
Waiting Periods:		No Waiting Periods or customize
Underwriting Requirements:	Minimum Enrolled	6
	Minimum Participation	75%

Voluntary

Specialists:		See Specialist Notes*
Waiting Periods:		No Waiting Periods** or customize
Underwriting Requirements:	Minimum Enrolled	2
	Minimum Participation	2-5 - All Must be Enrolled 6+ - Minimum 5 Enrolled

**Voluntary groups which have not previously offered a dental program within the last 12 months will include waiting periods unless otherwise requested and approved.

What is a PPO plan?

A PPO plan is an insured dental plan designed to take responsibility for providing benefits-related services to covered individuals and for managing plan costs. With Dental Select, members can visit any dentist they choose but with the greatest out-of-pocket savings advantage available when receiving care from a contracted provider.

What is an Indemnity plan?

An indemnity plan is one that reimburses the member or provider at a certain percentage of the charges for services rendered, often after a deductible has been satisfied. Indemnity plans typically place no restrictions on which providers a covered individual may visit for services.

Visit us at DentalSelect.com