

Voluntary Dental



LARGE GROUP

AFFORDABLE PROTECTION FOR EMPLOYEES AND THEIR FAMILIES



A product of Southern National Life Insurance Company, Inc.

DIRECT TO YOU: VOLUNTARY DENTAL FROM EMPLOYEE'S CHOICE

Employee's Choice has a voluntary dental benefit plan offered *directly* to employees and paid *directly* through payroll deduction. This comprehensive coverage includes care for preventive, basic, major and optional orthodontic services.

WHY THE NEED FOR GROUP DENTAL INSURANCE?

Early detection of medical concerns can reduce the need for costly healthcare in the future.

Medical professionals have identified at least 120 medical symptoms that can be detected in the mouth during routine dental check-ups, including skin diseases, mental illness, diabetes and thyroid problems.¹ In fact, bleeding gums, etched enamel and other tissue changes in the mouth often are the first clues of serious health problems.

In addition, research shows time and again that dental problems may affect employee productivity and performance. According to a 2000 U.S. Surgeon General's report on oral health, working Americans lose about 164 million hours a year to dental disease or dental visits — an average of 1.48 hours per worker.²

FEATURES AND SERVICES

Take a look at these outstanding features that are sure to give your employees something to smile about:

- **Direct access** – members may visit the dentist of their choice with no network restrictions
- **Direct protection** – members enjoy immediate coverage for preventive and basic services
- **Direct benefits** – no deductible for preventive and orthodontic services and low out-of-pocket costs for basic and major dental services
- **Direct value** – available in both individual and family coverage at affordable premiums
- **Direct payments** – members enjoy the convenience of payroll-deducted premiums each month

HOW IT WORKS

Members pay the applicable deductible for the services listed in the chart on the facing page, as well as the difference in the coverage percentage. For example, for a preventive service, such as a routine exam, the member pays no deductible and the coverage is 100 percent. For a basic service, such as a filling, the member pays the \$50 deductible, then only 20 percent of the overall cost of the service. Please see the contract for details.

CLAIMS FILING MADE SIMPLE

Your dentist may use the standard dental claim form to file your claims.

CUSTOMER SERVICE THAT'S SECOND TO NONE!

Service is our business, and member satisfaction is our top priority. Whether you have a question about a benefit, a provider or the status of a claim, our courteous customer service representatives have all your information right at their fingertips.

¹Massachusetts Delta Dental Plan PSA Campaign, 1999

²Oral Health America 2000. *The Disparity Cavity: Filling America's Oral Health Care Gap*

BENEFITS AT A GLANCE

Covered Service	Annual Deductible	Waiting Period	Coverage
TYPE I—PREVENTIVE Routine exams, bitewing X-rays, prophylaxis, sealants to age 14, fluoride treatments to age 15, space maintainers to age 12, certain lab tests and emergency palliative treatment	\$0 individual \$0 family	None	100%
TYPE II—BASIC Restorative, basic fillings, oral surgery (extractions and removal of impacted teeth), endodontics (root canal and pulpal therapy)	\$50 individual \$150 family	None	80%
TYPE III—MAJOR Restorative (inlays and crowns), prosthetics (dentures and bridges), denture and crown repair, periodontics (treatment of diseased gums)	\$50 individual \$150 family	6 months	50%

FOR PLANS WITH ORTHODONTICS OPTION:

TYPE IV—ORTHODONTICS Orthodontic care for proper alignment of teeth for dependent children up to age 21 (up to age 25 if full-time student) when treatment is received	\$0 individual \$0 family	12 months	50%
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BENEFIT MAXIMUMS

Employee's Choice voluntary dental plans include a range of annual benefit maximums from which to choose: \$1,000, \$1,200, \$1,500 or \$2,000. There is also a separate lifetime maximum for optional orthodontic services for each eligible dependent.

Note: Other benefit levels are available upon request for groups of 50+ eligible employees.

SECTION 125 PLAN ADMINISTRATION

Premium Only/Flexible Spending Account Plan (FSA)

Employee's Choice offers "Premium Only" Plan Administration at no additional charge to any group purchasing any Employee's Choice product.

PARTICIPATION REQUIREMENTS

Groups must have a minimum of 20 full-time active employees to be eligible. A minimum of 10 employees, or 35 percent, whichever is greater, of all full-time active eligible employees are required to participate. For groups of more than 150 employees, a minimum of 25 percent participation is required.

EASY ADMINISTRATION

- It's easy to enroll in the voluntary dental plan. Simply fill out the required forms provided by your *Employee's Choice* representative.
- A \$10 monthly billing fee will be added to plans that do not use electronic billing.

ELIGIBILITY REQUIREMENTS

All full-time employees working a minimum of 30 hours per week and their qualified dependents may apply. Individuals on retainer (example: attorneys, accountants, business consultants, 1099 contract employees) and members of boards of directors are not eligible.

LIMITATIONS AND EXCLUSIONS

The voluntary dental plan does not cover the following charges (for a complete list, please refer to the contract):

- missed appointments
- completion of insurance forms
- services for injury, sickness or disease that are covered under Workers' Compensation
- services performed by an immediate family member or spouse
- certain procedures started before coverage begins and after coverage ends
- treatment or supplies for pre-existing congenital or developmental malformations
- any care, services or supplies rendered on an experimental, investigational or research basis not recognized by the dental profession or the American Dental Association
- treatment or services that are not medically necessary, inappropriate or cosmetic
- charges considered above usual customary and reasonable
- treatment of temporomandibular disorders and diseases (TMJ)

ABOUT EMPLOYEE'S CHOICE

Employee's Choice voluntary group benefit plans are designed for employers looking to expand their benefit programs without expanding their budgets. Plus, they offer the convenience of payroll deduction. These voluntary plans include:

- Voluntary Dental, for both Small Groups 2-19 and 20+ Groups
- Voluntary Group Term Life with Accidental Death & Dismemberment
- Voluntary High-Limit Accidental Death & Dismemberment
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability

This brochure is presented for general information only. It is not a contract, nor intended to be a contract. If there is any discrepancy between this document and the policy, the provisions of policy 48XX1467 will govern.

VOLUNTARY DENTAL COVERAGE FROM EMPLOYEE'S CHOICE

Meeting the needs of *employees* and *employers*

For more information on voluntary group benefit plans from *Employee's Choice*, contact your producer or an *Employee's Choice* representative.



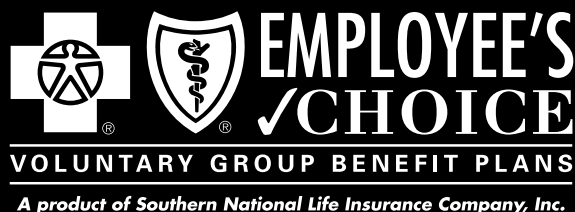
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