

Voluntary Dental



TIERED APPROACH

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 Is Dental Care Important?

The wellness value of dental benefits is often overlooked; however, regular check-ups and preventive care reveal surprising information about an employee's overall health.

Research shows time and again that dental problems may affect employee productivity and performance because of pain and discomfort. 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.¹

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, thyroid problems, leukemia, cancer and hardening of the arteries.²

In fact, bleeding gums, etched enamel and other tissue changes in the mouth often are the first clues of serious health problems. More often than not, early detection of medical concerns can reduce costly healthcare in the future.

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 with no waiting periods
- ✓ **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

Increasing Benefits

Employee's Choice dental benefits progressively increase after the first year of coverage. Members pay 20 percent of their coverage for preventive services the first year, and then only reasonable and customary charges thereafter! Benefits also increase for basic, major and orthodontic services for the first three years of coverage. Refer to the chart on the following page for a summary of these benefits.

¹ Oral Health America 2000. *The Disparity Cavity: Filling America's Oral Health Care Gap*

² Massachusetts Delta Dental Plan PSA Campaign, 1999

How It Works

Members pay the applicable deductible for the services listed in the chart on page 5, 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 20 percent of the overall cost of the service during the first year of coverage. During the second year and beyond, a preventive service is fully covered and the member pays only reasonable and customary charges. For a basic service, such as a filling, the member pays the \$50 deductible, then 50 percent of the overall cost of the service during the first year of coverage. In the second year, the member pays the \$50 deductible, then 35 percent of the overall cost of the service. In the third year and beyond, the member pays the \$50 deductible, then 20 percent of the overall cost of the service. These services are subject to the annual and lifetime maximums. Please see the contract for details.

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.

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.

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.

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)

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.



Benefits at a Glance

Covered Service	Annual Deductible	Year One Coverage	Year Two Coverage	Year Three & Beyond	Waiting Period
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	80%	100%	100%	None
TYPE II—BASIC Restorative, basic fillings, oral surgery (extractions and removal of impacted teeth), endodontics (root canal and pulpal therapy)	\$50 individual \$150 family	50%	65%	80%	None
TYPE III—MAJOR Restorative (inlays and crowns), prosthetics (dentures and bridges), denture and crown repair, periodontics (treatment of diseased gums)	\$50 individual \$150 family	25%	35%	50%	None

For Plans with Orthodontics Option:

TYPE IV—ORTHODONTIC Care for proper alignment of teeth for dependent children up to age 21 (age 24 if full-time student) when treatment is received	\$0 individual \$0 family	25%	35%	50%	None
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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

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



CALL: 225.295.2525 OR 800.376.7763



FAX: 225.297.2665



E-MAIL: SNLQuotes@bcbsla.com

VOLUNTARY DENTAL COVERAGE FROM EMPLOYEE'S CHOICE

Meeting the needs of *employees* and *employers*



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