

PPO Small Group 2017

BALANCED VALUE NETWORK (2-50 Eligible Employees)

Good for effective dates of January 1 through December 1, 2017.

In OH, BVN is available in the following counties: Hamilton, Clermont, Butler, Warren, Clinton, Brown, Preble, Montgomery, Greene, Miami, Darke & Clark.

ADDITIONAL PLAN DESIGNS ARE AVAILABLE FOR GROUPS WITH 10-50 ELIGIBLE EMPLOYEES.

	Option 1 In-/Out-of-Network		Option 2 In-/Out-of-Network		Option 3 In-/Out-of-Network	
Copay	\$0		\$0		\$0	
Deductible (Individual/Family)	\$50/\$150		\$50/\$150		\$50/\$150	
Annual Maximum	\$750		\$1,000		\$1,000	
Preventive	100%/90%		100%/100%		100%/100%	
Basic	50%/40%		80%/50%		80%/80%	
Major	50%/40%		50%/25%		50%/50%	
Orthodontia (optional)	50% to \$1,000		50% to \$1,000		50% to \$1,000	
Endodontics & Periodontics	Basic		Major		Major	
Without Orthodontia						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$17.51	\$18.56	\$19.78	\$20.97	\$21.37	\$22.65
Employee/Spouse	\$35.02	\$37.12	\$39.57	\$41.94	\$42.73	\$45.30
Employee/Child(ren)	\$36.77	\$38.97	\$41.55	\$44.04	\$44.87	\$47.56
Family	\$57.78	\$61.24	\$65.29	\$69.21	\$70.51	\$74.74
With Child Orthodontia (must have 5 employees enrolled in the plan)						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$17.51	\$18.56	\$19.78	\$20.97	\$21.37	\$22.65
Employee/Spouse	\$35.02	\$37.12	\$39.57	\$41.94	\$42.73	\$45.30
Employee/Child(ren)	\$41.27	\$43.47	\$46.05	\$48.54	\$49.37	\$52.06
Family	\$63.78	\$67.24	\$71.29	\$75.21	\$76.51	\$80.74
Additional Options						
Add \$10 preventive copay	Reduce 4%		Reduce 4%		Reduce 4%	
Deductible to \$25/\$75	Add 4%		Add 4%		Add 4%	
No Deductible	Add 7%		Add 7%		Add 7%	
Periodontics in Basic	N/A		Add 3%		Add 2%	
Endodontics in Basic	N/A		Add 5%		Add 4%	
Implants	Add 1%		Add 1%		Add 1%	
\$1,000 Annual Max	Add 5%		N/A		N/A	
\$1,500 Annual Max	Add 8%		Add 4%		Add 4%	
Commission						
Rates listed above assume the DCPG standard agent compensation schedule.						
Flat 10%	For a flat 10% commission add 5% to the rates					
Out-of-Network Reimbursement Level						
Rates listed above are based on an out-of-network reimbursement level at Match (fee schedule)						

Underwriting Guidelines

- **Current DCPG groups are not eligible for these shelf rate plans.**
- Groups that have terminated coverage with DCPG are not eligible for the New Sale Shelf Rates for two years from the date of termination.
- The plan requires a minimum enrollment of 25% of the total eligible employees upon initial implementation and upon the plan's annual anniversary date. This enrollment must represent a minimum of two contracts.
- Contributory rates require a minimum employer contribution of 50% of the employee-only rate.
- Deductibles apply to Basic and Major services only.
- Preventive copays apply to routine cleanings and oral exams only.
- Dependents are covered to age 26.
- Child orthodontia covers eligible dependents to age 19.
- Rates guaranteed for 12 months from time of initial effective date.
- Plans effective for the 1st of the month effective dates only.
- EFT premium payment required for groups with 2-9 eligible employees.
- Members who receive services from a participating provider in our Balanced Value Network will receive a higher level of benefits.

Plan Features

- No waiting periods.
- Fourth quarter deductible carryover.
- Composite/white fillings on anterior and posterior teeth.
- Annual open enrollment.
- The EPIC Hearing Service Plan is included.
- The TVS/Coast to Coast discount vision plan is included.
- Members can easily search for participating providers in the Balanced Value Network by using our Find a Dentist tool at: fad.dentalcareplus.com.

Consider adding a fully-insured vision benefit with a national network.

For only a few dollars more, you can add a fully-insured vision plan to your benefits package. **Employee rates start as low as \$5.50 on contributory plans, and \$6.53 on voluntary plans.**

Please contact your sales representative at (800) 367-9466 for details or visit DentalCarePlus.com.

These rates are for stand-alone dental benefits plans that are not federally qualified health plans. The plans do not include the full range of pediatric dental benefits required under the federal regulations governing essential health benefits. Plan benefits provided and premium amounts will vary depending on the level of coverage selected. Dental insurance plans are issued by Dental Care Plus, Inc., located at 100 Crowne Point Place, Cincinnati, OH 45241. Domicile: Ohio. NAIC No. 96265.