The details.



Balanced Value: A Narrow Network Option

The Dental Care Plus Group's (DCPG) Balanced Value (BV) option is a more affordable narrow network available with DCPG's PPO product.

The BV is a competitive option for new or existing DCPG groups interested in plans with a lower price point. Keeping DCPG in the mix in these scenarios is beneficial to all involved: You, the broker, for ease of implementation; groups and members for the affordable rates and high-touch customer service.

A PPO plan with the BV network option is available to employers sited in Hamilton, Clermont, Butler, Warren, Clinton, Brown, Preble, Montgomery, Greene, Miami, Darke and Clark counties in Ohio as well as in Boone, Kenton, Campbell, Pendleton, Gallatin, Grant, Hardin, Harrison, Jefferson, Bullitt, Oldham, Spencer and Shelby counties in Kentucky.

While the BV network is considered narrow, it provides ample choice for members. The network includes more than half of the practicing dentists and specialists in the service area.

The BV network option is available to new and renewing groups of all sizes sited within the included counties. Shelf rates are available to **new** groups with 2-50 eligible employees. Your DCPG representative will recommend Balanced Value when it makes sense for a group.

Which groups are a potential fit for Balanced Value?

- Groups with employees located primarily in the Greater Cincinnati, Miami Valley, northern Kentucky and Louisville regions.
- Groups that do not currently offer dental and have local employees.
- Groups with scheduled benefit plans.
- Current DCPG groups that need lower rates but want to maintain DCPG's level of service.
- Current DCPG HMO-only groups.
- Local groups with low participation a core plan using Balanced Value may be paired with a traditional HMO buy-up option.

Which groups are NOT a good fit for Balanced Value?

- Groups with employees nationwide.
- Groups that are sensitive to balance billing.

For more information or to request a quote, contact your DCPG representative at (800) 367-9466 or visit DentalCarePlus.com.

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Dental insurance plans are issued by Dental Care Plus, Inc., located at 100 Crowne Point Place, Cincinnati, OH 45241. Domicile: Ohio. NAIC No. 96265.