



Dental Plans

for employers

A NEW APPROACH TO

SELECTHEALTH DENTAL®

Our expanded SelectHealth Dental products offer new network options with more flexible plan designs. We can help you create the right plan at the right price.

WHY CHOOSE SELECTHEALTH DENTAL?

- Competitive rates
- Flexible plan designs:
 - > Participating benefits
 - > Participating and nonparticipating benefits
 - > Tiered plans
- Buy up options
- Three different network options
- Top-ranked customer service*
- Simplified administration when combined with SelectHealth medical coverage
- Stand-alone plans

**According to NCQA's Health Insurance Plan Rankings 2012–2013*

CHOOSE A NETWORK

CLASSIC

With more than 1,400 providers to choose from, this is our largest network.

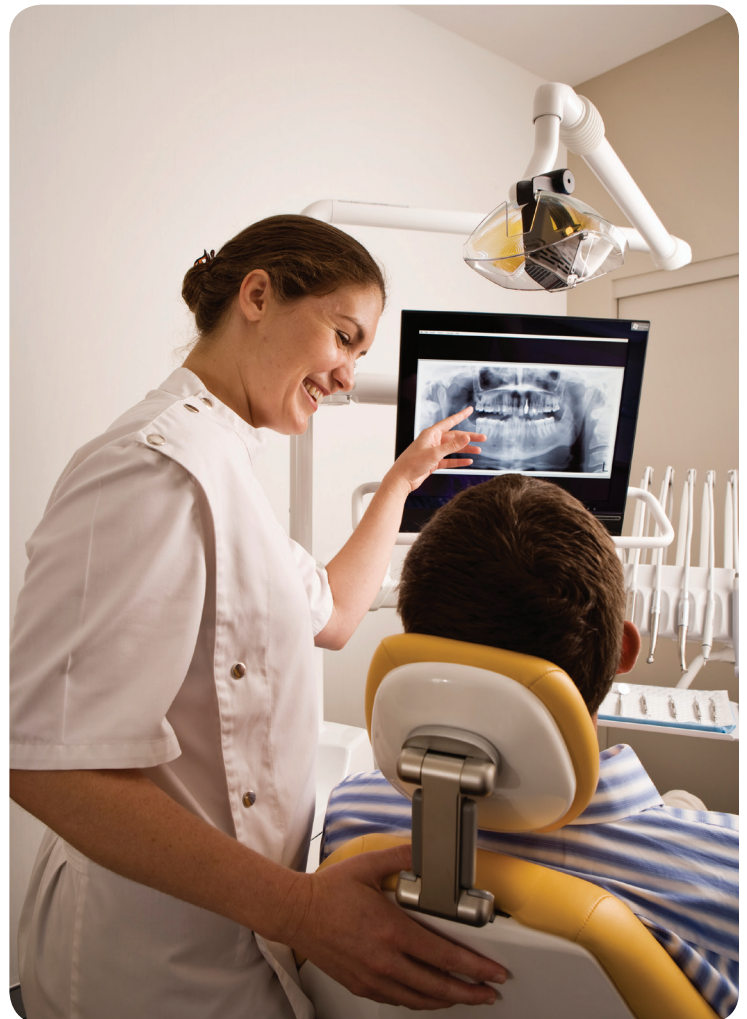
PRIME

Our midsize network is both affordable and comprehensive.

FUNDAMENTAL

Although this is our smallest network, it provides the greatest value to members seeking dental care.

***Note:** For frequent travelers or those who live out of the service area, we offer plans that do not require a network selection.*



CHOOSE A PLAN

SelectHealth Dental allows you to customize your plan design.

TRADITIONAL PLAN

Members must see participating providers on the SelectHealth Dental network. A buy-up option gives them access to nonparticipating providers.

Benefits	Participating	Nonparticipating (Optional)
Deductible (Individual/Family)	\$0-\$200/\$0-\$600	\$0-\$200/\$0-\$600
Annual Maximum Plan Payment (Individual)	\$1,000-\$3,000	\$1,000-\$3,000
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 80-100%	Plan pays 60-100%
Basic Fillings, oral surgery, anesthesia for basic services	Plan pays 60-80% after deductible	Plan pays 60-80% after deductible
Major Crowns, bridges, dentures, anesthesia for major services, endodontics and periodontics (can be moved to basic)	Plan pays 40-60% after deductible	Plan pays 40-60% after deductible
Implants (Buy-up option)		Plan pays 40-60%
Orthodontics (Buy-up option)		Plan pays 40-60%
Orthodontic Lifetime Maximum Plan Payment (Individual)		\$1,000-\$3,000

TIERED PLAN

Members have access to both the Fundamental and Prime networks. Additionally, members can see nonparticipating providers. This plan is designed to encourage members to use the Fundamental network for the lowest out-of-pocket cost.

Benefits	Fundamental Network	Prime Network	Nonparticipating
Deductible (Individual/Family)	\$0	\$0-\$100/\$0-\$300	\$0-\$200/\$0-\$600
Annual Maximum Plan Payment (Individual)	\$1,500-\$2,000	\$1,000-\$2,000	
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 90-100%	Plan pays 80-100%	Plan pays 60-80%
Basic Fillings, oral surgery, endodontics, periodontics, anesthesia for basic services	Plan pays 70-80% after deductible	Plan pays 60-80% after deductible	Plan pays 40-80% after deductible
Major Crowns, bridges, dentures, endodontics and periodontics (may be moved to basic), anesthesia for major services	Plan pays 50% after deductible	Plan pays 40-50% after deductible	Plan pays 40-50% after deductible
Implants (Buy-up option)		Plan pays 40-50%	
Orthodontics (Buy-up option)		Plan pays 50%	
Orthodontic Lifetime Maximum Plan Payment (Individual)		\$1,000-\$3,000	

GENERAL LIMITATIONS

A partial listing of the benefit limitations on SelectHealth Dental Plans is found below. For a complete list of exclusions, limitations, and requirements, please contact SelectHealth.

Limitations apply to the following preventive and diagnostic services:

- > Oral examinations
- > Cleanings
- > X-rays
- > Sealants
- > Space maintainers
- > Fluoride

Limitations apply to the following basic and major services:

- > Fillings
- > Endodontics
- > Periodontal surgery
- > Periodontal debridement
- > Periodontal scaling/root planing
- > Periodontal maintenance
- > Prosthodontic devices
- > Dentures

If covered, limitations apply to orthodontic services and implants.

UNDERWRITING GUIDELINES

	Contributory	Voluntary
Waiting Periods - Preventive - Basic - Major - Orthodontics - Missing tooth	None	None 3 months 12 months 12 months 36 months
Employer Contribution	90% of single employee premium or 50% across all rating tiers	No minimum requirement
Minimum Employee Participation	50%	30%
Eligibility	30 hours/week	30 hours/week

**For more information about our plans, please call
800-442-3125 or your SelectHealth-appointed
insurance agent.**
