

CHOOSE A PLAN

SelectHealth Dental® allows you to customize a dental plan to add to your medical coverage.



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 standalone rates
- > Lower rates when combined with a SelectHealth medical plan
- > Flexible plan designs:
 - Participating and/or nonparticipating benefits
 - Tiered plans
- > Buy-up options
- > Three different networks
- > Simplified administration when combined with SelectHealth medical coverage
- > Stand-alone plans

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 your employees seeking dental care.

CONTRIBUTORY AND VOLUNTARY PLANS

We offer both contributory and voluntary premium options.

For contributory plans, the employer contribution must be equal to at least 50 percent of the single coverage monthly premium. Employers with up to four eligible employees must have 100 percent participation after valid waivers. Employers with five or more eligible employees must have 75 percent participation after valid waivers.

For voluntary plans, employers with one to 50 enrolling employees need at least 30 percent participation. Also, voluntary plans have coverage waiting periods for certain services. Those waiting periods include the following:

Preventive and Diagnostic – No Waiting Period

Basic Services – 3 months

Major Services – 12 months

Missing Tooth – 36 months

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



DENTAL TRADITIONAL PLAN

Your employees must see participating providers to receive coverage. A buy-up option gives them access to nonparticipating providers.

Benefits	Participating	Nonparticipating
Deductible	Individual - \$0/\$50/\$100 Family - \$0/\$150/\$300	
Annual Maximum Plan Payment (per person, per calendar year)	\$1,000/\$1,500/\$2,000	
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 100%	Plan pays 100/80%
Basic Fillings, oral surgery, anesthesia for basic services	Plan pays 80% after deductible	Plan pays 80/60% after deductible
Major Crowns, bridges, dentures, anesthesia for major services, endodontics and periodontics	Plan pays 50% after deductible	Plan pays 50/40% after deductible
Implants	Plan pays 50% after deductible	
Orthodontics (Buy-up option for contributory plans with employers who have at least 10 employees enrolling in dental)	Plan pays 50%	
Orthodontic Lifetime Maximum Plan Payment (per person)	\$1,000/\$1,500	

DENTAL TIERED PLAN

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

Benefits	Fundamental Network	Prime Network	Nonparticipating
Deductible	Individual - \$0 Family - \$0	Individual - \$50 Family - \$150	Individual - \$100 Family - \$300
Annual Maximum Plan Payment (per person, per calendar year)	\$2,000 (\$1,000 can be used within the Prime Network or nonparticipating providers)		
Preventive and Diagnostic Oral exams, cleanings, fluoride, X-rays	Plan pays 100%	Plan pays 100%	Plan pays 100% after deductible
Basic Fillings, oral surgery, anesthesia for basic services	Plan pays 80%	Plan pays 80% after deductible	Plan pays 60% after deductible
Major Crowns, bridges, dentures, endodontics and periodontics, anesthesia for major services	Plan pays 50%	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontics (Buy-up option for contributory plans with employers who have at least 10 employees enrolling in dental)	Plan pays 50%		
Orthodontic Lifetime Maximum Plan Payment (per person)	\$1,500		