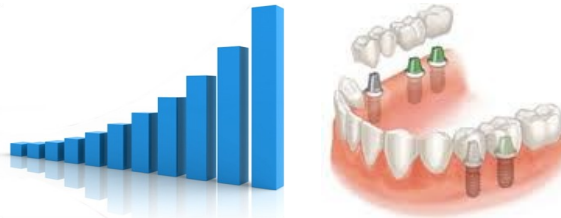


Why Select Dentist DIRECT Dental Plans?

1.) Annual Maximum Carryover

All Dentist DIRECT Dental Plans allow our members to carryover a portion of their annual maximum as they obtain 1 oral exam each year and stay below the threshold.

- **\$1,000** Annual Max (Year 1)
- \$500 Threshold (50% of Annual Max)
- \$250 Carryover (50% of Threshold)
- \$1,250 Annual Max (Year 2)
- Carryover Max (Up to **\$2,000**)



2.) Dental Implant Coverage

All Dentist DIRECT Dental Plans include coverage for Dental Implants, allowing our members to choose the treatment that is best for them (paid same as 3 unit bridge).

3.) Cleanings & Exams

All Dentist DIRECT Dental Plans include 2 Cleanings & Exams per year, providing our members the freedom to use them anytime they want ("1 every 6 months" is not the same).

4.) ACA Taxes & Fees

Because dental is an excepted benefit under the Affordable Care Act, Dentist DIRECT does not currently add any ACA taxes and fees in our premium.

5.) Specialist Fee Schedule

All Dentist DIRECT Dental Plans include our Specialist Fee Schedule, protecting our members from balance billing when accessing care from an in-network Specialist ("Specialist paid same as General Dentist" is not the same).

\$400 Specialist Claim	Payment	Allowable	Carrier	Member
Dentist DIRECT	Specialist	\$400 (50%)	\$200 (50%)	\$200 (50%)
Local Competitors	General Dentist	\$280 (50%)	\$140 (35%)	\$260 (65%)*
Local Competitors	General Dentist	\$280 (50%)	\$140 (28%)	\$360 (72%)**

*Best case scenario assuming the Specialist accepts \$400 as payment in full.

**Without a Specialist Fee Schedule limiting the amount a Specialist can charge, the member is exposed to balance billing (i.e. \$400+).