

Utah Shelf Rates 2015

Employer paid rates for groups 2 to 99:

**Individual plans also available!
Visit TDAdental.com for more info**

	TDA-PPO Plan A	TDA-PPO MAC A	TDA-PPO MAC B	Elite Choice	Executive/Plus DHMO	Signature/Plus DHMO
Single:	\$29.03	\$26.38	\$23.75	\$24.29	\$13.00/\$15.00	\$11.00/\$13.00
Two-Party:	\$62.28	\$56.61	\$50.94	\$52.12	\$26.00/\$30.00	\$23.00/\$27.00
Family:	\$96.15	\$87.37	\$78.64	\$80.45	\$40.00/\$46.00	\$34.00/\$40.00

Voluntary rates for groups 2 to 99:

	TDA-PPO Plan A	TDA-PPO MAC A	TDA-PPO MAC B	Elite Choice	Executive/Plus DHMO	Signature/Plus DHMO
Single:	\$32.26	\$29.31	\$26.38	\$27.00	\$13.00/\$15.00	\$11.00/\$13.00
Two-Party:	\$69.20	\$62.89	\$56.61	\$57.91	\$26.00/\$30.00	\$23.00/\$27.00
Family:	\$106.84	\$97.08	\$87.38	\$89.40	\$40.00/\$46.00	\$34.00/\$40.00

Excluded Industries:	
Banking, Investments	6000-6299
Insurance	6300-6499
Real Estate	6500-6699
Holding Companies	6700-6999
Amusement Companies	7800-7999
Health and Legal Services	8000-8199
Education	8200-8299
Misc Services/Organizations	8300-8999
Public Administration	9000-9999
TDA-PPO and TDA-PPO (MAC) Options Deductible: move to \$100/\$300 = - 5% Maximum: move to \$1500 + 10% (must have 10+ enrolled)	
Groups over 10 can access Orthodontic benefits paid at 50% up to a lifetime maximum of \$1000 (for children up to age 19 only) for only \$5.00 added to the two-party and family tiers.	

For a group quote in these excluded industries, alternate plan designs, or custom quote please email quotes@TDAdental.com

Special Features:

- Elite Choice plan maximum is \$5,000
- 3 value added benefit plans included at no charge
- Two year rates available on any plan for only 4%
- Orthodontic benefits available for groups over 10 on TDA-PPO and TDA-PPO (MAC)
- Plan A includes Endo & Perio in class 2, Plan B includes Endo & Perio in class 3
- Groups 2-24 will be subjected to a \$10.00 admin fee (only one fee per group regardless of number of plans selected)

Utah

6985 Union Park Center, Suite 675
Salt Lake City, Utah 84047

Phone: (801) 268-9740, (800) 880-3536

Fax: (801) 268-9873

Email: mdixon@TDAdental.com, ntooley@TDAdental.com
sales@TDAdental.com

***Virgin groups will have a 12 month waiting periods on indemnity products**

Indemnity products (PPO, MAC, Elite, EPO) are underwritten by Companion Life Insurance Company (rated A+ by AM Best) and Town And Country Life Insurance Company. Total Care (DHMO) plans are underwritten by TDA of Utah. Industry exclusions do apply. Please see plans or contact your local sales representative for more information.

USR2012 v02



Presented To:
2015 Shelf Rates

TDA-PPO Plan A

Local Sales/Service Offices:
 6985 Union Park Center, Suite 675
 Salt Lake City, Utah 84047
 Phone: (801) 268-9740
 Toll Free: (800) 880-3536
 Sales Executive: Mike Dixon
 Vice President Sales: Nate Tooley
 Account Managers: Paige Frankel
 Mike Herbert

Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates		
	In-Network	Out-of-Network
Plan Name/Plan Type	TDA-PPO Plan A	TDA-PPO Plan A
Network/Reimbursement	PPO Provider Network	MPR*
Class 1 - Preventative Services	100%	80% MPR
Class 2 - Basic Services	80%	60% MPR
Class 3 - Major Services	50%	40% MPR
Class 4 - Orthodontics	*50%	*50% MPR
Deductible per Calendar Year	\$50.00/\$150.00 applies to Class 2 and Class 3	
Annual Maximum per Calendar Year	\$1,000.00 applies to Class 1, Class 2 and Class 3	
Lifetime Orthodontic Maximum	\$1,000.00 applies to Children up to age 19	
Waiting Periods - Applies to Class 3 & 4	*12 Months	*12 Months

Providers	Approximately 2754
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	Without Orthodontics	With Orthodontics
Employee	See Utah Shelf Rates 2015	
Employee + 1		
Employee + Family		

The TDA Difference	Plan Design Features	
Utilizes TDA's largest provider panel Includes Vision, Hearing and RX discount programs Over 218,000 providers available nation wide Local sales and service teams Dual, Triple and Quad plan options available	Specialists	Paid same as General Dentist
	Endodontics	Covered under Class 2
	Periodontics	Covered under Class 2
	Exams	2 in twelve months
	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 19
* 10+ enrolled required for orthodontic benefits	Bitewing X-ray	1 every 6 months
* Waiting period takeover provided with proof of current coverage	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	Covered under Class 1



Presented To:

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TDA-PPO MAC A

Local Sales/Service Offices:
 6985 Union Park Center, Suite 675
 Salt Lake City, Utah 84047
 Phone: (801) 268-9740
 Toll Free: (800) 880-3536
 Sales Executive: Mike Dixon
 Vice President Sales: Nate Tooley
 Account Managers: Paige Frankel
 Mike Herbert

Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates

	In-Network	Out-of-Network
Plan Name/Plan Type	PPO/MAC Plan A	PPO/MAC Plan A
Network/Reimbursement	PPO Provider Network	In-Network PPO Fee
Class 1 - Preventative Services	100%	80% MAC
Class 2 - Basic Services	80%	60% MAC
Class 3 - Major Services	50%	40% MAC
Class 4 - Orthodontics	*50%	*50% MPR
Deductible per Calendar Year	\$50.00/\$150.00 applies to Class 2 and Class 3	
Annual Maximum per Calendar Year	\$1,000.00 applies to Class 1, Class 2 and Class 3	
Lifetime Orthodontic Maximum	\$1,000.00 applies to Children up to age 19	
Waiting Periods - Applies to Class 3 & 4	*12 Months	*12 Months

Providers	Approximately 2754
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	Without Orthodontics	With Orthodontics
Employee	See Utah Shelf Rates 2015	
Employee + 1		
Employee + Family		

The TDA Difference	Plan Design Features	
Utilizes TDA's largest provider panel Includes Vision, Hearing and RX discount programs Over 218,000 providers available nation wide Local sales and service teams Dual, Triple and Quad plan options available	Specialists	Paid same as General Dentist
	Endodontics	Covered under Class 2
	Periodontics	Covered under Class 2
	Exams	2 in twelve months
	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 19
* 10+ enrolled required for orthodontic benefits	Bitewing X-ray	1 every 6 months
* Waiting period takeover provided with proof of current coverage	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	Covered under Class 1

*MAC (Maximum Allowable Charge)



Presented To:

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TDA-PPO MAC B

Local Sales/Service Offices:
 6985 Union Park Center, Suite 675
 Salt Lake City, Utah 84047
 Phone: (801) 268-9740
 Toll Free: (800) 880-3536
 Sales Executive: Mike Dixon
 Vice President Sales: Nate Tooley
 Account Managers: Paige Frankel
 Mike Herbert

Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates		
	In-Network	Out-of-Network
Plan Name/Plan Type	PPO/MAC Plan B	PPO/MAC Plan B
Network/Reimbursement	PPO Provider Network	In-Network PPO Fee
Class 1 - Preventative Services	100%	80% MAC
Class 2 - Basic Services	80%	60% MAC
Class 3 - Major Services	50%	40% MAC
Class 4 - Orthodontics	*50%	*50% MPR
Deductible per Calendar Year	\$50.00/\$150.00 applies to Class 2 and Class 3	
Annual Maximum per Calendar Year	\$1,000.00 applies to Class 1, Class 2 and Class 3	
Lifetime Orthodontic Maximum	\$1,000.00 applies to Children up to age 19	
Waiting Periods - Applies to Class 3 & 4	*12 Months	*12 Months

Providers	Approximately 2754
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	Without Orthodontics	With Orthodontics
Employee	See Utah Shelf Rates 2015	
Employee + 1		
Employee + Family		

The TDA Difference	Plan Design Features	
Utilizes TDA's largest provider panel Includes Vision, Hearing and RX discount programs Over 218,000 providers available nation wide Local sales and service teams Dual, Triple and Quad plan options available	Specialists	Paid same as General Dentist
	Endodontics	Covered under Class 3
	Periodontics	Covered under Class 3
	Exams	2 in twelve months
	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 19
* 10+ enrolled required for orthodontic benefits * Waiting period takeover provided with proof of current coverage	Bitewing X-ray	1 every 6 months
	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	Covered under Class 1

*MAC (Maximum Allowable Charge)



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Elite Choice

Local Sales/Service Offices:
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 Mike Herbert

Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates

	In-Network	Out-of-Network
Plan Name/Plan Type	Elite Choice PPO Copay Plan	Elite Choice PPO Copay Plan
Network/Reimbursement	PPO Provider Network	See Fee Schedule
Class 1 - Preventative Services	100% after \$15 copay	Approx. 75%
Class 2 - Basic Services	Approx. 80%	Approx. 50%
Class 3 - Major Services	Approx. 55%	Approx. 35%
Class 4 - Orthodontics	15%-25% Discount	No Coverage
Deductible per Calendar Year	None	
Annual Maximum per Calendar Year	\$5,000.00 applies to Class 1, Class 2 and Class 3	
Lifetime Orthodontic Maximum	Unlimited applies to Adults and Children	
Waiting Periods - Applies to Class 3 & 4	None	None

Providers	Approximately 2754
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Employee	See Utah Shelf Rates 2015
Employee + 1	
Employee + Family	

The TDA Difference	Plan Design Features	
Utilizes TDA's largest provider panel Includes Vision, Hearing and RX discount programs Consumer driven copayment plan Local sales and service teams Dual, Triple and Quad plan options available	Specialists	Paid same as General Dentist
	Endodontics	See fee schedule
	Periodontics	See fee schedule
	Exams	2 in twelve months
	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 19
	Bitewing X-ray	1 every 6 months
	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	See fee schedule



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Executive/Plus DHMO

Local Sales/Service Offices:
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 Sales Executive: Mike Dixon
 Vice President Sales: Nate Tooley
 Account Managers: Paige Frankel
 Mike Herbert

Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates		
	In-Network	Out-of-Network
Plan Name/Plan Type	Executive Prepaid DHMO Plan	Executive Prepaid DHMO Plan
Network/Reimbursement	DHMO Provider Network	No Coverage
Class 1 - Preventative Services	100% after \$10 copay	0%
Class 2 - Basic Services	Approx. 80%	0%
Class 3 - Major Services	Approx. 55%	0%
Class 4 - Orthodontics	15%-25% Discount	0%
Deductible per Calendar Year	None	
Annual Maximum per Calendar Year	Unlimited	
Lifetime Orthodontic Maximum	Unlimited applies to Adults and Children	
Waiting Periods - Applies to Class 3 & 4	None	None

Providers	Approximately 1410
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	No Specialty Care	With Specialty Care
Employee	See Utah Shelf Rates 2015	
Employee + 1		
Employee + Family		

The TDA Difference	Plan Design Features	
Utah's largest DHMO carrier	Specialists	Same copay as General Dentist
Includes Vision, Hearing and RX discount programs	Endodontics	See fee schedule
Consumer driven copayment plan	Periodontics	See fee schedule
Local sales and service representatives	Exams	2 in Twelve Month
Dual, Triple and Quad plan options available	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 15
	Bitewing X-ray	1 every 6 months
	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	See fee schedule



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Signature/Plus DHMO

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Voluntary or Employer Paid	
Effective Date:	2015
Employees:	2 to 99

Contributions		Rate Guarantee
Employee:	Sample	One Year
Family:	Sample	

Proposed Benefits and Rates

	In-Network	Out-of-Network
Plan Name/Plan Type	Signature Prepaid DHMO Plan	Signature Prepaid DHMO Plan
Network/Reimbursement	DHMO Provider Network	No Coverage
Class 1 - Preventative Services	100% after \$25 copay	0%
Class 2 - Basic Services	Approx. 80%	0%
Class 3 - Major Services	Approx. 50%	0%
Class 4 - Orthodontics	15%-25% Discount	0%
Deductible per Calendar Year	None	
Annual Maximum per Calendar Year	Unlimited	
Lifetime Orthodontic Maximum	Unlimited applies to Adults and Children	
Waiting Periods - Applies to Class 3 & 4	None	None

Providers	Approximately 1410
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	No Specialty Care	With Specialty Care
Employee	See Utah Shelf Rates 2015	
Employee + 1		
Employee + Family		

The TDA Difference	Plan Design Features	
Utah's largest DHMO carrier Includes Vision, Hearing and RX discount programs Consumer driven copayment plan Local sales and service representatives Dual, Triple and Quad plan options available	Specialists	Same copay as General Dentist
	Endodontics	See fee schedule
	Periodontics	See fee schedule
	Exams	2 in Twelve Month
	Cleaning	1 every 6 months
Special Features	Fluoride	Children up to age 15
	Bitewing X-ray	1 every 12 months
	Panoramic X-ray	1 every 3 years
	Sealants	Children up to age 17
	Space Maintainers	See fee schedule