

Quality Dental Insurance Redefined Simple Smart Affordable

TDA gives its members the kind of service and quality care that you might expect from more expensive plans, at a value that will have you smiling. With great plan features and thousands of participating dentists, it's no wonder that our members are some of the happiest you'll find.

The TDA Difference

- Local sales and service teams
- National networks and product offerings
- Timely payment of claims
- Detailed reports available on any size group
- Customizable quotes and proposals available online and though TDA's dedicated specialists
- TDA support staff available for all meetings, health fairs and presentations
- Provider relations team dedicated to servicing and recruiting member dentists
- All groups enjoy their own personal Group Service Representative for personalized attention

Total Dental Benefits Life, AD&D, LTD, STD

Choice Value Flexibility

- Fully Insured Indemnity Programs
- Managed Dental Care (DHMO) Programs
- Dual, Triple, Quad Choice Available
- PPO Networks Available Nationwide
- Voluntary Dental, Life and Disability
- Referral/Discount Plans
- Self Funded Programs (ASO)
- Network Leases
- Vision Benefits

Utah

6985 Union Park Center, Suite 675 Salt Lake City, Utah 84047 Phone: (801) 268-9740, (800) 880-3536 Fax: (801) 268-9873

Arizona

2111 E. Highland Avenue, Suite 250 Phoenix, Arizona 85016-4735 Phone: (602) 266-1995, (888) 422-1995 Fax: (602) 266-1948

TDA Overview

www.tdadental.com





Dental Plans Overview

PPO/DHMO Hybrid

- No maximums
- No deductibles
- No waiting periods
- Specialty care covered
- Pre-existing conditions covered
- Largest DHMO network in the state
- Appointment availability usually within one week

PPO Elite Copay Plans

- In and out-of-network coverage
- \$5000 annual maximum
- No deductible for groups over five
- No waiting periods
- Pre-existing conditions covered

PPO Plans

- In and out-of-network coverage
- Calendar year deductible (applies to basic & major services)
- Endodontics & Periodontics covered under basic services
- No waiting periods!
- Large national provider panel with over 85,000 providers
- Two year rates available
- Voluntary and individual plans available

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No one else will take care of you like TDA That's the TDA difference!

Dental Plans Overview

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DPO v.01





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TDA's plan is a comprehensive Managed Care Group Dental Plan, which has contracted with established private practicing dentists to provide convenient and quality dental care. Dental coverage includes dental services and treatment for diagnostic, preventive, restorative, endodontics, periodontics, prosthodontics, oral surgery, TMJ, and orthodontics.

All enrolled family members receive their primary dental care from the same selected general dental office. TDA's managed care plans include general dentists as well as coverage with specialists at the same copay! True specialty care!

Members are able to receive quality dental care at reasonable and predictable fees with a strategy of early detection, prevention and health maintenance between patient and dentist, The Total Care Plan is a cornerstone of true cost containment for the employee and the employer.

Benefit Highlights

- •Adult and Child orthodontics coverage no lifetime maximum benefit
- •Oral Exams and Cleanings covered after a \$10 copay once every 6 months
- •Additional cleanings or exams available at listed copayment
- Fluoride treatment covered to age 15
- •Nightguard covered one in a 12-month period
- Preventive care covered at 100% after a \$10 copay
- •Sealants for permanent molars covered to age 17
- Specialist services covered at the listed copayment amount
- •TMJ procedures and services provided at 20% below office's customary fee

• Over 400 Contracted General Dentists

- Providers Audited/ Re-Credentialed Triennially
- Over 150 Contracted Specialists No referrals for
- No Prior Authorization
- No Claim Forms
- No Waiting Periods

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- No Annual Maximum
- Pre-Existing Conditions Covered
- No Deductibles
 - No referrals for specialists needed
- Underwritten by TDA of Utah, Inc.

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Prepaid DHMO plans

www.tdadental.com





Elite Choice

The Elite Choice/Plus provides the option of receiving dental care from any dentist, whether contracted with TDA or not. And the decision can be made at the time of service!

The Elite Choice/Plus program emulates a traditional indemnity program of approximately 100/80/50% coverage. Since the program is set up by co-payments, the member is always informed as to their portion of the dental treatment! Plus each member has a \$5,000 annual maximum

The Elite Choice/Plus Dental plan is a co-payment PPO plan - a "hybrid" between a DHMO dental plan and a PPO plan.

The plan design provides members the freedom of a PPO plan with the security and knowledge of fixed copayments.

Even when receiving services out-of-network, TDA publishes its maximum allowable charge payable to the provider, so members can calculate their share of the cost. However, when dental care services are received from TDA contracted dentists, out-of-pocket expenses will be significantly less.

Benefit Highlights

- Exams, X-rays, cleanings, topical application of fluoride covered at 100% after \$15 copay
- Fluoride treatment covered once in a twelve-month period up to age 19
- OrthoEdge adult and children orthodontic discount benefit included
- Panoramic film or complete intraoral x-rays, including bitewings, once in a 3-year period
- True specialty care benefit! (copays remain the same for all providers)
- Sealants covered one time for permanent molars to age 17
- TDA's MAC fee paid to out-of-network providers
- Two cleanings per year (once in a 6 month period) at no charge
- Two periodic, limited or comprehensive oral evaluations in any 12-month period
- DHMO/PPO Hybrid
- 100/80/50% coverage in a co-pay plan
- \$5,000 annual maximum
- No waiting periods
- In & out-of-network coverage
- Pre-existing conditions covered
- Uses TDA's PPO/Elite Plus provider directory
- No deductibles for groups over 5
- Underwritten by Companion Life Insurance Company, rated A+ by AM Best

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Elite Choice

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Vision Discount Plan

What is Total Dental Administrators' Vision Discount Plan? It's a man aged vision care program combining unlimited choice with quality and value, offered through EyeMed Vision Care. It is provided free of charge to all employees and dependents enrolled in a Total Dental Administrators Dental Plan.

Hearing Services Plan

What is a Total Dental Administrators Hearing Services Plan? It's a hearing care program combining unlimited choice with quality and value. It is provided free of charge to all employees who are enrolled in a TDA dental plan. The Hearing Services Plan (HSP) <u>may be extended</u> to any family member!

Prescription Drug Benefits

As a client of Total Dental Administrators, you and your family have access to a FREE Prescription Drug Card program. Simply download your free card below and receive savings of up to 75 percent (savings average around 30 percent) at more than 50,000 national and regional pharmacies. Please enter your name and e-mail below and the system will generate a printable membership card for you. You may create as many cards as you need. This card is pre-activated and can be used immediately!



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For more information on these value added plans offered at no extra charge please visit us at www.tdadental.com

Value Added Benefits

www.tdadental.com

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