



Product Type: Employer Group Plan

Plan Type: PPO

Networks: Gold or Platinum

Highlights

- Customize any plan
- Annual maximums up to \$5,000
- Automatic MaxRewardsSM for groups 10+
- Self-funded plans available
- Dual Option plans available
- Implant benefits available
- Includes contracted non-insured cosmetic discounts

MaxRewardsSM Features

MaxRewardsSM standard benefit example for groups 10+. Customized starting maximums available.

If your MaxRewardsSM Benefit Starts at \$1,000



In this example, the employee starts with a \$1,000 max on their effective date and benefits increase over 5 years when they reach the \$2,000 Max.

How it Works

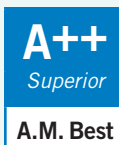
Increases are automatically applied on the employee's effective date, each year incrementally based on consecutive coverage & the original maximum benefit set by the group until the maximum benefit reaches \$2,000.

Plan Summary of Benefits	In-Network	Out-of-Network	
		Contributory	Voluntary
Preventive Cleanings (2 per year), exams, fluoride and x-rays	100% or customize	100% or customize	80% or customize
Basic Fillings and oral surgery	80% or customize	80% or customize	70% or customize
Major Crowns, bridges, dentures, periodontics & endodontics	50% or customize		
Deductible Per member; effective date year Applies to all basic and major services	\$50/\$150 or customize		
Maximum Benefit Per member; effective date year Applies to preventive, basic and major services	\$1,000 or customize Automatic MaxRewards SM for groups 10+		
Orthodontics Children & Adults - No waiting periods Non-insured coverage	20% Discount	N/A	

Orthodontic Benefit Option Waiting Periods May Apply	50% Children 18 & under \$1,000* Lifetime Maximum
Orthodontic Minimum 10+ Enrolled	*Additional maximums available

Underwriting Guidelines	Contributory	Voluntary	
	Waiting Periods:	No Waiting Periods** or customize	
Underwriting Requirements:	Minimum Enrolled	6	2
	Minimum Participation	75%	2-5 - All Must be Enrolled 6+ - Minimum 5 Enrolled

**Voluntary groups which have not previously offered a dental program within the last 12 months will include waiting periods unless otherwise requested and approved.



Plans are underwritten by ACE American Insurance Company and rated A++ (Superior) by A.M. Best.

(Ratings are an indication of the company's financial strength and ability to meet obligations to its insureds)

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