



Dental Select Co-Pay plans give your company the best overall value. This plan offers its members enriched features while minimizing employer costs.

Product Type: Employer Group Plan

Plan Type: Contracted Fixed Co-Pay

Provider Panels: Gold or Platinum

Highlights

- No waiting periods
- No annual maximums
- Choose from two groups of contracted providers - Gold or Platinum
- Fixed affordable co-payments
- Covers preventive care at 100% (contracted provider)
- Includes orthodontic discount (contracted provider)
- Includes discount on teeth bleaching and veneers (contracted provider)
- Co-Pay plans can be self-funded

A++
Superior

A.M. Best

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)

Plan Summary of Benefits	Contracted	Non-Contracted
Preventive Cleanings (2 per year), exams, fluoride and x-rays	100%	See Sample Payment Schedule
Basic Fillings and oral surgery	Fixed Co-Pays (see sample payment schedule)	
Major Crowns, bridges, endodontics, periodontics and dentures		
Specialists Oral Surgeon, Prosthodontist, Endodontist, Periodontist and Pediatric Specialist**	20% Discount*	No Benefit
Orthodontics Children & Adult	20% Discount*	
Deductible Per person, per calendar year	\$0 for 6 or More Enrolled (\$25 / \$75 for 2-5 Enrolled)	
Maximum Benefit Per person, per calendar year Applies to preventive, basic and major services	Unlimited	

Underwriting Guidelines

Underwriting Requirements:	Minimum Group Size	2
	Minimum Participation	2 Enrolled
	Eligible Employees	Working at least 20 hours per week
	Employer Contribution	None
Waiting Periods:	Basic	None
	Major	None
	Orthodontic	None

Contracted Provider benefit based on a fixed co-pay; Non Contracted Provider benefit based on maximum allowable.

Contracted Specialists Plan Notes

*You receive 20% discount off the specialist's fee for covered services. Discount only - no benefit will be paid.
Groups with 10% or more of eligible employees residing outside of Texas are subject to underwriting review.
Please contact your Dental Select representative to discuss plan details.

Visit us at www.dentalselect.com