

# DENTAL PASSIVE PPO



## Accident Benefits Included with Every Dental Plan

Every BEST Life dental plan automatically includes a separate dental accident benefit that provides coverage of up to \$1,000 per incident for injuries to sound, natural teeth. Plus, this benefit does not count toward the calendar year maximum.

## No Waiting Periods

Waiting periods for Major Services and Child Orthodontia are automatically waived for groups with 5 or more enrolling employees.

## Implant Coverage

All dental plans that provide coverage for major services will automatically have implant coverage included.

## Annual Enrollment Period

All groups have open enrollment once a year which begins one month prior to the renewal date.

## Child Good Vision Benefit with orthodontia coverage

Dental plans with child orthodontia automatically include special vision benefits for children. You get 50% of UCR coverage for an eye exam once every 12 months for eligible dependent children through age 18.

## Census Enrollments

No need to have every employee fill out an individual application. New groups can be enrolled with a master application and an enrollment spreadsheet. No employee signatures necessary.

## Online administration

Members, Plan Administrators, and Brokers all have their own online portal with information about enrollment, commissions, invoices, claims, and the ability to enroll new employees or process terminations.

## WellCard Savings Available to All Members

WellCard Savings gives you access to pre-negotiated discounts on prescription drugs and a wide range of health care services. All services are available with no administrative fees.

- More than 410,000 physicians and 45,000 ancillary provider locations
- More than 59,000 nationwide pharmacies accept WellCard Savings with availability for mail order and specialty pharmacy



## Dental Passive PPO Plan Summary

Employer sponsored available to groups of 2+ enrolling employees  
Voluntary available to groups of 5+ enrolling employees

Through the DenteMax network as well as numerous regional network overlays,  
BEST Life's members have access to over 280,000 access points nationwide.

Available in: AK, AL, AR, AZ, FL, GA, ID, IL, IN, KS, KY, LA, MO, MI, MS, NC, ND, NE, NV, OH, OK, OR, SC, SD, TN  
MAC out-of-network only available in: AZ

| BENEFITS   | HIGH PLAN  |                | MID PLAN   |                |
|--|--|----------------|------------|----------------|
|  | In-Network   | Out-of-Network | In-Network | Out-of-Network |
| Calendar Year Maximum  | \$2,500  | \$2,500        | \$2,500    | \$2,500        |
|  | \$2,000  | \$2,000        | \$2,000    | \$2,000        |
|  | \$1,500  | \$1,500        | \$1,500    | \$1,500        |
|  | \$1,250  | \$1,250        | \$1,250    | \$1,250        |
|  | \$1,000  | \$1,000        | \$1,000    | \$1,000        |
| Calendar Year Deductible<br><small>(3 per family max)</small>  | \$25, \$50, \$100, or \$100 Lifetime<br><small>Waived on Preventive Services</small>                                 |                |            |                |
| <b>Class I: Preventive Services</b><br><small>Routine oral exam, cleanings, fluoride treatment for children, bitewing x-rays, panoramic/full mouth x-rays, sealants.</small>   | 100%   | 100%           | 100%       | 100%           |
| <b>Class II: Basic Services</b><br><small>Fillings (amalgam, porcelain &amp; plastic), anterior &amp; posterior composites, anesthesia (general or IV sedation), emergency palliative treatment, space maintainers for children, limited oral exam, pathology, oral surgery.</small> | 90%  | 90%            | 80%        | 80%            |
| <b>Class III: Major Services</b><br><small>Crowns &amp; gold fillings, inlays, onlays &amp; pontics, fixed bridges, implants, complete &amp; partial dentures.</small>   | 60%  | 60%            | 50%        | 50%            |
| <b>Endodontics</b>   | Class II or Class III  |                |            |                |
| <b>Periodontics</b>  | Class II or Class III  |                |            |                |
| <b>Waiting Periods</b>   | 12 month waiting period is only for groups with 2-4 enrolled employees and applies to major and orthodontic services |                |            |                |
| <b>Out-of-Network Reimbursement</b>  | UCR at 80th or 90th Percentile or MAC<br><small>MAC only available in AZ</small>                                     |                |            |                |
| <b>Special Dental Accident Benefit</b>   | \$1,000 maximum per accident to sound, natural teeth   |                |            |                |
| <b>Children's Good Vision Benefit</b><br><small>Available for plans that include orthodontia coverage</small>  | Covers 50% of UCR for an eye exam once every 12 months for children through age 18                                   |                |            |                |
| <b>Child Only Ortho (5+ groups only)</b><br><small>Child Orthodontia is available for groups with 5 or more employees enrolled. (Dependent children through age 18)</small>  | \$1,000 Lifetime / \$500 Calendar Year Maximum or \$1,500 Lifetime / \$750 Calendar Year Maximum                     |                |            |                |
| <b>Adult &amp; Child Ortho (25+ groups only)</b><br><small>Adult Orthodontia is available for employer-sponsored groups with 25 or more employees enrolled.</small>  | \$1,000 Lifetime / \$500 Calendar Year Maximum   |                |            |                |