

# Dentegra® Dental PPO

## for Small Businesses

### Family Basic Plan

## Help them be unstoppable.

We believe smiles are powerful assets. That's why we're focused on bringing your employees dental coverage with all the good stuff—affordability, simplicity and a first-rate network of dentists. Give your employees a Dentegra plan today, so they can show the world their smiles.

**Dentegra Insurance Company**  
100 First Street  
San Francisco, CA 94105

**Customer Service**  
800-503-4161  
dentegra.com

**Claims**  
P.O. Box 1850  
Alpharetta, GA 30023-1850

### Dentegra's got them covered.

We contract with top-notch dentists who can save your employees more money compared to out-of-network dentists. Our dental plan is easy to understand and use—so they spend less time managing their dental plan and more time enjoying life.

Dentegra PPO:<sup>1</sup>

- Focuses on preventive care.
- Helps them save when they visit a Dentegra dentist.
- Provides easy online access.

### Sweet simplicity.

The Dentegra PPO plan pays a percentage of the costs for covered dental services. Enrollees are responsible for their portion, called coinsurance.<sup>2</sup> While we suggest visiting a Dentegra PPO dentist for the savings and quality our network offers, enrollees can see any licensed dentist.

Dentegra is all about helping people go paperless, so there's no ID card to forget. Enrollees can either show the dental office their digital ID card on a smartphone, or simply provide their name, date of birth and social security or enrollee identification number. The office will handle the rest!

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### The basics.

- Dentegra PPO covers most diagnostic and preventive services, such as checkups and cleanings.
- There will likely be a deductible that must be met before the plan pays for services.<sup>3</sup>
- Dentegra dentists deal directly with us, so your employees won't have to mess with claims. If they visit an out-of-network dentist, they may need to submit the claim.
- Once we have been in touch with their dentist, we'll shoot them a statement,<sup>4</sup> so they'll have all the details. Simple, right?

### We're right there.

Enrollees can easily access benefits and eligibility information, find a dentist, view or print an ID card, and manage claims on their computer or mobile device. They'll also find handy dental wellness information.



Home



Office



On the go

### Feel secure.

Dental coverage is vital to your employees' health and wallets. Without it, they could end up spending more than a year's worth of premium for major dental treatment. A Dentegra plan can help them stay on budget and avoid unwelcome surprises like missing work or school.

<sup>1</sup> In Texas, Dentegra Insurance Company underwrites a Dental Provider Organization (DPO) plan.

<sup>2</sup> Plus amounts for any applicable deductibles and for non-covered services. For adult benefits, once the plan maximum is reached, all charges are the responsibility of the patient.

<sup>3</sup> This benefit information is only a summary and not intended or designed to replace or serve as the plan's Group Contract. Please consult the Evidence of Coverage for a complete description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the Evidence of Coverage, the terms of the Evidence of Coverage will prevail. To view a copy of the Evidence of Coverage, [click here](#) or call 800-503-4161.

<sup>4</sup> Enrollees may opt for online statements if they prefer, and they can change their statement options any time through our website.

# Dentegra® Dental PPO for Small Businesses Family Basic Plan

Plan Highlights		Pediatric Benefits (up to age 21)		Adult Benefits (age 21 and older)	
<b>Deductibles &amp; Maximums per Contract Year</b>					
<b>Deductible</b>	Enrollee	\$90 per pediatric enrollee		\$50	
	Family	None		\$150	
<b>Deductible Waived</b> <i>Deductible does not apply to these services</i>		n/a		n/a	
<b>Annual Maximum</b> <i>Maximum the plan will pay each year for services per person</i>		None		\$1,000	
<b>Out-of-Pocket Maximum</b> <i>After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services</i>		\$350 one pediatric enrollee/ \$700 two or more pediatric enrollees		n/a	
<b>Covered Services<sup>1</sup></b>		<i>Dentegra pays</i>	<i>Enrollee pays</i>	<i>Dentegra pays</i>	<i>Enrollee pays</i>
<b>Diagnostic and Preventive Services</b>		100%	0%	100%	0%
<b>Basic Services</b>		50%	50%	50%	50%
<b>Major Services</b>		50%	50%	Not a Benefit	Not a Benefit
<b>Orthodontics</b> Medically Necessary (requires prior authorization)		50%	50%	Not a Benefit	Not a Benefit
<b>Waiting Period(s)</b>	Pediatric	None		n/a	
	Family	n/a		None	

<sup>1</sup> Reimbursement to dentists is based on contracted fees. Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to your plan Policy or Evidence of Coverage for complete limitations and exclusions for this plan.