



DENTAL COVERAGE: TAILORED PLANS FOR HEALTHY SMILES

We believe in providing dental coverage that meets the unique needs of each employer and empowers employees to prioritize their oral health. With our custom-designed Dental Plans, employers can create options that align with their workforce's budgets and dental care requirements.

Say goodbye to traditional dental plans! Traditional dental plans often leave employees feeling frustrated and limited. They nickel and dime individuals with exclusions and limitations, providing meager coverage of only 40% to 55% of dental expenses. That's where we differ. Our plans reimburse 60% to 70% of costs, ensuring that your employees receive more substantial financial support for their dental care needs.

Embracing Patient-Centered Care

We understand that dentists play a vital role in understanding their patients' unique oral health needs. That's why we don't stand in the way. Unlike traditional plans, we don't dictate treatment options or say "no" to the dentist. Dentists have the expertise and knowledge to provide the best care for their patients, and we trust in their judgment. By removing unnecessary restrictions, we prioritize patient-centered care and empower your employees to make informed decisions about their oral health.

Reduced Administrative Fees, Enhanced Benefits

We're committed to maximizing the value of your dental coverage. With reduced administrative fees and a self-funding approach, we ensure that more dollars are available to reimburse your employees' dental expenses. This means greater financial support and enhanced benefits, making comprehensive dental care more affordable and accessible for everyone.

Why Traditional Dental "Insurance" is Not Needed

When it comes to dental coverage, **self-funding is the way to go**. Dental plans are predictable, non-catastrophic, and typically involve small claims averaging less than \$300 per person per year. Insurance serves the purpose of transferring difficult-to-budget expenses to an insurer, but with a well-designed dental plan, all necessary procedures become affordable. By self-funding your dental plan, you take control of your employees' oral health, ensuring they receive the care they deserve without unnecessary complexities.

Self-Funding Advantages

- Exempt from state insurance mandates on what is covered and the amounts paid.
- Not subject to ACA and state premium taxes, which total 5% of the premium – Immediately puts 5% more into the claims account!
- Administrative overhead averages 6% in self-funded versus 15% to 22% on insured plans.
- You only part with your claim dollars when claims are paid rather than as a premium to an insurer. Any remaining funds (surplus) belongs to the employer and not an insurer.

Plan Features

- Allows you to use any dentist
- Allows the dentist and you to determine the best care for you/your dependents
- Does not limit the frequency of care
- Covers ALL procedures at the same percentage – no list of procedure codes on what is covered and not covered

Direct Reimbursement Dental Plans

\$50 Individual Deductible / \$150 Family Deductible!

BASIC				
<ul style="list-style-type: none"> • Calendar Year - \$1,500 • 100% of the first \$250 of dental expenses • 60% of the next \$250 of dental expenses • 50% of the remaining \$2,200 of dental expenses up to the annual maximum 				
Dental Only	Employee	Employee/Spouse	Employee/Child(ren)	Family
Administrative Fees	\$11.50	\$11.50	\$11.50	\$11.50
Expected Claims	\$25.90	\$57.65	\$52.16	\$87.84
Expected Plan Cost	\$37.40	\$69.15	\$63.66	\$99.34
Dental/Ortho	Employee	Employee/Spouse	Employee/Child(ren)	Family
Administrative Fees	\$11.50	\$11.50	\$11.50	\$11.50
Expected Claims	\$29.90	\$61.65	\$56.16	\$91.84
Expected Plan Cost	\$41.40	\$73.15	\$67.66	\$103.34

GOLD				
<ul style="list-style-type: none"> • Calendar Year - \$3,500 • 100% of the first \$350 of dental expenses • 80% of the next \$400 of dental expenses • 50% of the remaining \$5,660 of dental expenses up to the annual maximum 				
Dental Only	Employee	Employee/Spouse	Employee/Child(ren)	Family
Administrative Fees	\$11.50	\$11.50	\$11.50	\$11.50
Expected Claims	\$45.25	\$100.74	\$91.14	\$153.50
Expected Plan Cost	\$56.75	\$112.24	\$102.64	\$165.00
Dental/Ortho	Employee	Employee/Spouse	Employee/Child(ren)	Family
Administrative Fees	\$11.50	\$11.50	\$11.50	\$11.50
Expected Claims	\$51.60	\$107.09	\$97.49	\$159.85
Expected Plan Cost	\$63.10	\$118.59	\$108.99	\$171.35

This reimbursement dental plan is 100% funded by the employer. There is no stop-loss coverage provided or placed with this program.

Group Effective Date:

Valid Through:

Situs State:

Eligible Employees:

Proposal Qualifications and Contingencies:

- 1. This proposal may be amended or withdrawn in the event of a change in any term upon which it is based, and where such change could affect the risk to be assumed.
 2. This is not a contract. The information contained in this proposal highlights the Health In Tech program and is not intended to be a complete list or complete description of available services.
 3. A signed and completed Master Application will be required to bind coverage (see attached).

Employer of Record:

Signature of Officer and Title

Date

Agent of Record:

Signature of Officer and Title

Date