

QUALITY COVERAGE FOR GROUPS

By the time you get to the dental portion of your benefits selection, it is tempting to make the decision based on cost alone. Cost is an important factor but the lowest rate is not always the best answer. Lower rates tend to mean fewer contractual advantages, leading to greater out-of-pocket expenses later. And with more and more groups shifting to voluntary, the value of a plan from The Dental Care Plus Group (DCPG) can be seen in the benefits.

Understanding and comparing the plan features offered by different carriers is KEY to finding the dental insurance carrier that best fits your needs. While certain product features can help save money on future treatments, others can add to the convenience of your experience.

DCPG Plans	Other Carriers	Benefit to Member
✓		Composite restorations (white fillings) on all teeth, including posterior teeth
✓		Two cleanings per calendar year, no six-month wait between cleanings or oral evaluations
✓		Sealants every five years, until age 15
✓		Two fluoride treatments each year up to age 18
✓		Two perio maintenance procedures in addition to regular cleanings (with history of periodontal disease)
✓		Retreatment of root canal (same tooth) after three years
✓		Full-mouth or panoramic X-rays every three years
✓		Crown, denture and bridge replacement every five years
✓		Annual open-enrollment period, no late-entrant penalties to employees
✓		No benefit waiting periods
✓		Fourth-quarter deductible carryover
✓		Personalized ID card
DCPG Plans	Other Carriers	Benefit to Group/Broker
✓		Designated sales representatives and account managers – trusted resources who are easy to access, open to feedback and responsive
✓		Designated billing/enrollment specialists for quick resolutions to claim inquiries
✓		Detailed claims reports available on groups with 100+ employees enrolled

For more information or to request a quote, contact your DCPG representative at **800-367-9466** or visit **DentalCarePlus.com**.