

QUANTIFYING OUR DIFFERENTIATORS

Every dental plan from The Dental Care Plus Group (DCPG) comes with many valuable benefits that can save members money as well as assist them in getting the oral care they need, when they need it. Taking our word for it that these attributes make our plans far better than the rest is one thing, but putting a dollar amount against them is another. We've done just that to show you that doing business with us simply makes more sense: for you, for employer groups and, certainly, for members.

No Waiting Periods

Since there are no waiting periods on preventive, basic or major services with DCPG's group plans, members can see their dentist immediately upon their effective date. Not only does this encourage use of dental benefits, it can save money on services a member would otherwise have to pay out-of-pocket.

- In 2019, 45 percent of new DCPG dental members had a non-preventive claim – meaning nearly half of new members took advantage of our no waiting period benefit.
- Because there were no waiting period restrictions, DCPG paid nearly \$2 million in non-preventive services for new members in 2019.

Fourth Quarter Deductible Carryover

Fourth quarter carryover is another valuable benefit that comes standard with every DCPG group plan. A member receives this benefit when an allowable expense incurred in the fourth quarter of the benefit year is applied toward the deductible and that amount rolls over toward the deductible in the following year.

- One out of 12 DCPG members satisfied their deductible in the fourth quarter of 2019 and had their deductible waived in 2020.
- The total amount saved by DCPG members who utilized the fourth quarter deductible carryover benefit was approximately \$1.2 million.

Composite Restorations

DCPG plans do not limit composite restorations (white fillings) to certain teeth – they are included on all teeth. DCPG does not downgrade eligible fillings from white to amalgam (silver) fillings.

- Over the course of 2019, DCPG paid approximately \$10 million for more than 46,000 of our members to receive composite fillings on posterior teeth. If these codes had been downgraded to less expensive amalgams, members would have been exposed to nearly \$4.6 million in additional expenses.
- Because DCPG does not downgrade, this averaged out to a \$98 savings per affected member.

Understanding and comparing differentiators is KEY to finding the dental insurance carrier that best fits the needs of your clients. While cost is an important factor, 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.

For more information, call **800-367-9466**
or visit **DentalCarePlus.com**.

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