

FLEXIBLE DENTAL PACKAGES FOR LARGE GROUPS



With Dental Blue Options, members get comprehensive dental coverage with the flexibility of choosing from a variety of coinsurance, deductible, and annual maximum options. Emphasizing preventive care, Dental Blue Options help employees maintain their complete oral health, reducing the need for more costly dental care in the future.

Pooled: 50 or fewer eligibles (groups self-report regarding their number of eligibles)

- For pooled groups we require a minimum of 10 enrolled to add Ortho benefits
- There is a maximum of 50% coinsurance for Class III

Non-Pooled: 51+ eligibles

- Only non-pooled groups can offer more than one plan option

Contributory: Minimums of 50% participation and 25% contribution

Voluntary: Minimum of 20% participation



Medical and dental integration = happier employees and lower health care costs:

- Comprehensive dental care keeps employees healthy and helps reduce costs.
- Integrated dental and medical coverage helps us understand current disease status as well as risk for disease, ultimately reducing health care costs.
- Disease prevention communications and outreach enhance benefits and help keep employees healthy.



With Excellus BCBS, members get:

- One-stop shop for comprehensive medical and dental coverage
- Flexible benefit options
- Competitive rates
- Easy access to a broad network of providers
- National network options through DenteMax
- 100% employee-paid options available
- Local carrier with strong ties to the community

INTRODUCING SHOP BY DESIGN FOR DENTAL

Inspired by the success and popularity of our Shop by Design for medical products, we're launching the same shopping experience for large group dental products in 2019. No more of the constraints that come with set packages or settling for a good-but-not-great fit for your clients. With Shop by Design for Dental, you're able to choose from a wide variety of product options and tailor a dental plan directly to their needs and budget.

To make the process even simpler, the tool walks you through every step and suggests potentially beneficial options you may not have considered.

Shop by Design for Dental allows you to:

- Conveniently shop with your clients on a smartphone or tablet
- Design custom plans ranging from starter setups to comprehensive designs
- Quickly identify options that will save your clients money
- Surpass expectations with a dental plan that checks all the boxes

Shop by Design for Dental*

PROVIDER NETWORK	
Network Options	Choose to stay local or expand to national coverage.
CORE BENEFIT SELECTIONS	
Class I	Preventive and diagnostic options to keep members healthy.
Class II	Keeps the cost of basic services under control with a wide variety of cost share options.
Class IIA	Provides the option to cover services like Oral Surgery, Extractions, Periodontics, and Endodontics the same as Class II or Class III.
Class III	Includes cost share options for potentially expensive services like crowns, bridges, dentures, and implants. You also have the option to not cover these services.
BENEFIT LIMITS	
Deductible	Wide range of deductible options to fit every budget.
Annual Maximums	New annual maximums (\$3,500 and \$4,000) offer additional flexibility.
Orthodontic Lifetime Maximum	If applicable, our options help control costs.
Dependent/Student Coverage	Multiple options to help keep rates down.

* Subject to DFS approval

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Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros.

注意：如果您说中文，我们可为您提供免费的语言协助。请参见随附的文件以获取我们的联系方式。

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