



CONTACT INFORMATION

Dental Provider	<i>Dental Prime/Diversified Dental</i>	
Member Support	<i>800-928-6459</i>	
Broker Support	<i>866-956-8602</i>	
Fax (Adds/Terms)	<i>877-604-2124</i>	
Commissions	<i>866-956-8602 or 888-227-9354</i>	
Billing	<i>Anthem Blue Cross Blue Shield Attn: Dental Billing and A/R PO Box 1171 Minneapolis, MN 55440-1171</i>	<i>877-606-3409 Fax 877-803-2433</i>
Dental Claims	<i>Anthem Blue Cross Blue Shield Attn: Dental Claims PO Box 1115 Minneapolis, MN 55440-1115</i>	

NEVADA COVERAGE

Nevada PPO Counties	<i>All counties</i>
Nevada Indemnity Counties	<i>N/A</i>

NOTE: Plans may not be available in all ZIP Codes within a county. Check with your Word & Brown representative to confirm if coverage is available for your group location.

OUT-OF-STATE COVERAGE

Is coverage offered for out-of-state employees?	<i>Yes, as long as they choose a Choice PPO or Full PPO plan and the group is domiciled in NV.</i>
What is the minimum percentage of employees required in NV?	<i>Group is eligible if at least 25% reside in Nevada, an Anthem state, or combination of Anthem states. Anthem states are: CA, CO, CT, GA, IN, KY, ME, MO, NV, NH, NY, OH, VA & WI.</i>
What states are allowed (or not allowed) for out-of-state coverage?	<i>See above</i>
What plans (or plan types, such as PPO, indemnity, etc.) are offered for out-of-state employees?	<i>Choice PPO or Full PPO plans</i>
Are rates for out-of-state employees based on the NV employer ZIP Code or based on out-of-state ZIP Code? (and separate rates)?	<i>NV employer ZIP Code</i>
Any other rules, restrictions, or guidelines not mentioned	<i>Contact your Word & Brown representative as Bundling Discounts are available, discounts for coming off prior dental coverage, and med-lock discounts.</i>

DUAL OPTION (MIX & MATCH)

Available if the group has at least 15 net eligible employees. A minimum of 5 employees must enroll in each option with a 10% premium differential. Dual option is not available for voluntary plans.

PROVIDER NETWORKS

PPO Network	<i>Dental Complete Prime Complete Carveouts</i>
Indemnity Network	<i>N/A</i>



RATING INFORMATION	
Group Size	2-50
Rate Guarantee	12 or 24 months (rates are the same for 24 months vs. 12 months)
Rates Vary by Industry?	Yes

PLAN ELIGIBILITY REQUIREMENTS		
Minimum Employer Contribution		
	Group Size	
	with Medical 2-50	Standalone 2-50
Employees	N/A	N/A
For Dependents	N/A	N/A
% of Total Cost	N/A	N/A

No employer contribution required for our employer sponsored dental plan

PARTICIPATION		
CONTRIBUTORY		
	Group Size	
	with Medical 2-4; 5-50	Standalone 2-4; 5-50
Employees	100%; 75%	100%; 75%
Dependents	N/A	N/A
NON-CONTRIBUTORY		
	Group Size	
	with Medical 2-4; 5-50	Standalone 2-4; 5-50
Employees	at least 5 enrolled	at least 5 enrolled
Dependents	N/A	N/A

OUT-OF-NETWORK CLAIM ADJUDICATION
 Contact your Word & Brown representative

COVERAGE REQUIREMENTS	
Are commission-only employees allowed?	No
Are 1099 employees allowed?	As long as no more than 50% of the group are 1099's and we have at least two W2 EE's enrolling.
Any ineligible industries?	Yes - Dental offices and clinics
Virgin groups eligible?	Yes
Wage & tax reports required?	Not if sold as a stand alone

CARVE OUTS*	
Exclusions allowed by carrier:	
Hourly/Salary?	Contact your Word & Brown representative
Management/Non-management?	At least two eligible needed.
Union/Association?	Contact your Word & Brown representative
Minimum group size	5 (could be lower on specialty products. Contact your Word & Brown representative)

* Indicates a well-defined class of employees which may be selected from (i.e. carved out of) the entire group for coverage.

WAITING PERIOD WAIVER/TAKEOVER
 None

- SPECIAL CONSIDERATIONS**
 Medical Lock (discount option):
1. Enrollment in the dental plan requires the employee to be enrolled in the employer medical plan. Medical enrollment requirements still apply to medical plan enrollment.
 2. Enrollment elections for medical and dental must be the same. For example, an employee with single coverage on medical must have single coverage on dental.
 3. Bundling discount is available when dental and any other specialty product is purchased