

You'll smile with our dental plans

Dental insurance

Five reasons why our dental plans will put a smile on your face

Lincoln makes it simple and easy to create dental plans that are just the right fit. We offer several valuable plan options, many with flexible terms and conditions. Our outstanding service, support, and optional programs and benefits put the finishing touches on a truly comprehensive package.

1.

Extensive network of dentists — some discounts total more than 30%

The *Lincoln DentalConnect*® PPO plan offers more than 444,000 access points and over 108,000 unique providers nationwide.*

2.

An emphasis on wellness

Dental symptoms can indicate a wide range of medical conditions. Promote prevention, early detection and wellness with options such as the *SmileRewards*™ program, *MaxRewards*® feature, and additional routine cleanings. Our PPO and indemnity plans come with a discount vision program and a hearing services plan.

3.

Flexible benefit options

PPO, maximum allowable charge (MAC) and indemnity plans are available with flexible benefit options to customize a plan to meet your needs.

4.

Online dental health information

For *Lincoln DentalConnect* PPO plans, our health center website provides valuable tools such as our Ask-A-Dentist feature, which provides personalized answers to dental questions, and a cost estimator so employees can evaluate their costs up front.

5.

Support and service that satisfies

Our plan implementation process is quick and easy, and dental claims are processed within seven days. We also offer online access to enrollments, claims, bill payments and certificates.

*Counts reflect the number of unique providers and access points based on Ignition Group's March 2017 NetMinder Report.



Contact your Lincoln employee benefits expert to learn how our dental plans can be a valuable addition to your suite of employee benefits.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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NetMinder is a competitive intelligence tool for medical, dental, vision, and behavioral health plan provider networks. NetMinder gives users an objective, consistent, validated source of provider network data to use in planning, selling, and network management activities. The Ignition Group, the company behind NetMinder, is a healthcare consulting company that has been analyzing and interpreting competitive provider data since 2004.

The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks.

The *Lincoln VisionConnect*® discount vision program, provided by Optum HealthAllies®, is administered by HealthAllies, Inc., a discount medical plan organization. The discount program is not a qualified health plan under the Affordable Care Act. **The *Lincoln VisionConnect*® discount vision program is NOT insurance.** The discount program provides discounts at certain health care providers for medical services. Optum HealthAllies does not make payments directly to the providers of medical services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at MN103-0550, P.O. Box 1459, Minneapolis, MN 55414. Contact information: 800-377-0263, www.optumhealthallies.com or ohacustomer@optum.com.

The *Lincoln VisionConnect*® discount vision program is marketed by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, this program is marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. *Lincoln VisionConnect*® is a registered trademark of Lincoln National Corporation.

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