

# DENTAL BENEFITS COMPARISON

	<b>Aetna</b>	<b>Ameritas</b>	<b>BEST Life and Health Insurance Company</b>	<b>Companion Life</b>	<b>E.D.I.S.</b>	<b>Guardian</b>
<b>Are there any industries that are ineligible?</b>	<i>Yes—when dental is sold standalone or packaged only with life. No ineligible industries when sold with medical.</i>	<i>Yes—Dental Offices, all marijuana related businesses</i>	<i>Yes—Dental Offices</i>	<i>Yes—Dental Offices and Clinics</i>	<i>Yes—SIC's: 8021 &amp; 8111</i>	<i>No, however some industries may require underwriter review.</i>
<b>Are there any industries that receive an automatic rate load?</b>	<i>Yes</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>Rates are developed based on SIC codes, as well as other factors.</i>
<b>Is over age dependent verification required?</b>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>Yes</i>
<b>Maximum age/units</b>	<i>Maximum age: 26</i>	<i>Maximum age: 26 (Follows state laws, can request special dependent age through Agent Services.)</i>	<i>Maximum age: 26</i>	<i>Maximum Age: 26</i>	<i>Maximum age: 26</i>	<i>Up to age 26</i>
<b>Do you offer Open Enrollment to DMO &amp; DPO groups at their anniversary each year?</b>	<i>No</i>	<i>Yes  DMO: N/A</i>	<i>Yes</i>	<i>No, but employees who previously waived coverage can enroll at any time after they have served the new-hire waiting period.</i>	<i>Yes</i>	<i>Yes</i>
<b>At Open Enrollment, do members have any restrictions (such as reduced benefits or a waiting period)?</b>	<i>N/A</i>	<i>Yes Waiting periods vary by plan: Type 3 0-12 month; Ortho 0-12 month</i>	<i>No restrictions—it is a true open enrollment</i>	<i>New employees may be subject to a 12 month waiting period on Major and Ortho coverage if the group in fact has service waiting periods. (We are now quoting without a service waiting period for major and sometimes without one for ortho).</i>	<i>No</i>	<i>Restrictions vary based on quoted benefits</i>
<b>Is there a waiting period for major services for new hires (including Enrollees who initially waived the waiting period)?</b>	<i>10-100: No—except voluntary plans</i>	<i>If Employee does not enroll at initial eligibility date, he/she may enroll as a late entrant (Late Entrant Provision will apply) or wait and enroll at the next open enrollment time (renewal). Waiting periods vary by plan: Type 3: 0-12 month; Ortho: 0-12 month See premium option for waiver of waiting periods</i>	<i>For groups of 100+ employees enrolling, there are no waiting periods for Major Services.</i>	<i>We now quote without a waiting period for major services. This is the new standard.</i>	<i>No waiting period for Employer Paid.  12 month wait for major benefits or late enrollees and add-ons with no prior dental plan for Voluntary.  No waiting period for individuals with prior dental</i>	<i>No</i>
<b>Are employees who reside outside of Nevada eligible?</b>	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>	<i>Yes</i>	<i>Our PPO Network includes nationwide coverage. Group plans are based on the situs state of the planholder and would apply to all members.</i>
<b>Any state restrictions?</b>	<i>Contact your Word &amp; Brown representative</i>	<i>Groups situs in CA and NV</i>	<i>No state restrictions</i>	<i>No state restrictions</i>	<i>Contact your Word &amp; Brown representative to determine any state restrictions</i>	<i>Contact your Word &amp; Brown representative</i>

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	Humana	LIBERTY Dental	Lincoln Financial Group	Nippon Life Benefits	Premier Access	United Concordia	Unum
<b>Are there any industries that are ineligible?</b>	Dental offices	Yes, private households	Yes, Dental Offices, & Private Households	Multiple Employer Trusts, Multiple Employer and Welfare Associations, Associations, Taft Hartley Welfare Funds, Employee Leasing Firms, Religious Organizations, Professional Sports Teams, Franchise Groups, and Professional Employee Organizations (PEOs) are not eligible for coverage with Nippon Life Benefits. Not for Profits require Prior HO approval.	Yes—non-employer groups, dental offices, bowling alleys, car washes, drinking establishments, operators of coin-operated amusement devices, cannabis	Cannabis companies, Employee Leasing Firms, and temp agencies	Yes Dental Clinics and Dental Labs are not eligible industries
<b>Are there any industries that receive an automatic rate load?</b>	Rates are based on SIC codes, demographics and other factors	Yes, rates may vary by industry for EPO, POS, and PPO plans	Rates are based on SIC codes, demographics and other factors.	SIC used in rating all groups	No—all groups are individually rated with SIC and ZIP taken into account.	Yes, for groups over 50 enrolled.	SIC Codes are used to determine appropriate loads or discounts, based upon related industries
<b>Is over age dependent verification required?</b>	Yes if over age 26	Yes, depends over the age of 26, require proof of disability or handicap provided by the employee at the time of enrollment.	Yes	26	No	Not typically	Yes  Full-time student required
<b>Maximum age/units</b>	Up to age 26	Maximum age: 26	Age 26 is maximum		Maximum age is up to 26. We do require a physician note for disabled adult dependents (over age 26)	26, unless different regulatory guidelines apply	Maximum age: 26
<b>Do you offer Open Enrollment to DMO &amp; DPO groups at their anniversary each year?</b>	Yes	Yes	Open enrollments are allowed on DPO (PPO). A DMO product is not offered at this time.	Open enrollment for all groups 5+ enrolled and 2-4 enrolled with current coverage	<b>DHMO:</b> Yes  <b>PPO:</b> Yes  Based upon plan sold to the group.	Groups under 50 enrolled are handled on a case-by-case basis. For groups over 50 enrolled, the assigned sales manager will coordinate the development, printing and distribution of standard enrollment materials with the client. The enrollment materials typically include a description of the dental program, answers to frequently asked questions, and enrollment information.	Open enrollments are allowed on DPO (PPO). A DMO product is not offered at this time.
<b>At Open Enrollment, do members have any restrictions (such as reduced benefits or a waiting period)?</b>	No	<b>PPO and POS:</b> Virgin Groups have a 12-month waiting period for major and ortho services upon initial enrollment.	No	No waiting period	No, unless the group has chosen a plan with specified waiting periods.	No, unless there are specified waiting periods on certain services.	If the current plan does not have waiting periods on Basic and Major services, no restrictions would be applicable to those applying at an open enrollment period. If the plan does have waiting periods for those services, those waiting periods would apply at the open enrollment period.
<b>Is there a waiting period for major services for new hires (including Enrollees who initially waived the waiting period)?</b>	Groups 2 to 9 – Major is 12 months and Orthodontia is 24 months  Groups 10+ - Orthodontia is 12 months if voluntary. No waiting periods for employer sponsored.  Waiting periods can be decreased or waived based on dental coverage immediately before joining a Humana dental plan.	<b>DHMO-EPO:</b> No  <b>PPO and POS:</b> 12-month waiting period required for Virgin Groups	Our PPO has several options for benefit waiting periods including no benefit waiting period.	2-4 enrolled groups without coverage have 12 months on Major and 5+ enrolled No Waiting Period	<b>DHMO:</b> No  <b>PPO:</b> Virgin groups with less than 10 enrolled will have a 12 month waiting period on major services unless they can show proof of previous coverage. Waiting periods are only included on groups 10+ enrolled when requested in the RFQ.	Our plans do not typically include waiting periods, but we can administer waiting periods on PPO plans for experience-rated groups where we are matching the incumbent's benefits.	This depends on whether the group selects a plan with waiting periods on major or ortho services.
<b>Are employees who reside outside of Nevada eligible?</b>	Yes	<b>DHMO-EPO:</b> No, employees and dependents are required to obtain services in the Plan's service areas within Nevada.  <b>EPO/POS/PPO:</b> Yes, no state restriction for EPO (tier 2), POS (tier 2 and 3) and PPO plans	Yes	Yes—except New Hampshire	<b>DHMO:</b> Only CA and NV  <b>PPO:</b> Employees outside of the state may have to adhere to certain state mandated additional benefits.	Yes, employees who reside outside of California are eligible. Certain states regulate out-of-state contracts insuring their residents, while others do not.  DHMO is available for regional and multi-state group in California. For a DHMO group member to be covered, the member must work or reside within the designated service area.	Yes
<b>Any state restrictions?</b>	No		Contact your Word & Brown representative		No	California mandates at least 10% coinsurance for preventive services.	Contact your Word & Brown representative

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	Aetna	Ameritas	BEST Life and Health Insurance Company	Companion Life	E.D.I.S.	Guardian
<b>Do you offer Orthodontic Coverage?</b>	<i>Orthodontic coverage is included for groups 10 or more eligible employees and is available for dependent children only</i>	<i><u>Employer-sponsored PPO/Indemnity:</u> Child only up to age 19.  <u>Voluntary PPO and Indemnity:</u> Child only up to age 19.  Ortho available when 3 or more employees with children enroll for benefit on Ameritas First Plans.</i>	<i><u>Employer-Sponsored or Voluntary for PPO/Indemnity:</u> Adult: Available for Employer Paid groups of 25+ enrolling \$1,000 lifetime maximum per patient  Child: Available for groups of 5+ enrolling \$1,000 and \$1,500 lifetime maximum per patient</i>	<i>Yes, available on all dental options. 750, 1000, 1500, and 2000. Options for Child and adult ortho</i>	<i>Available on plans \$1000, \$1500 &amp; \$2000</i>	<i>Yes, we can offer orthodontic coverage subject to some plan restrictions and is not available for groups with fewer than 2 lives.</i>
<b>Do any of your plan cover/ include a discount for implants?</b>	<i>No</i>	<i>Discounts for non-covered procedures may apply in network.</i>	<i>PPO &amp; Indemnity - Mid &amp; High Plans</i>	<i>Yes, implants are covered under major services for all size groups.</i>	<i>No</i>	<i>Discounts for implants vary based on quoted benefits</i>
<b>Do any of your plans cover/ include a discount for teeth whitening?</b>	<i>No</i>	<i>Discounts may apply in network</i>	<i>Discounts may apply in network.</i>	<i>No</i>	<i>No</i>	<i>No</i>
<b>Are 1099 employees eligible?</b>	<i>No</i>	<i>No</i>	<i>No</i>	<i>No</i>	<i>Yes—if they work full-time for one employer</i>	<i>Yes</i>
<b>Out of Network Claim Adjudication</b>	<i>80% or 90% of UCR</i>	<i>Ameritas First Plans:  1100 Plan, PPO Fee Schedule  1600 Plan, PPO Fee Schedule  1600 Incentive Plan, AVG UCR  2100 Plan, AVG UCR</i>	<i>90th or 80th UCR or MAC</i>	<i>90% is standard; 80% can be an option</i>	<i>80th percentile of UCR</i>	<i>90th UCR or MAC</i>

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	Humana	LIBERTY Dental	Lincoln Financial Group	Nippon Life Benefits	Premier Access	United Concordia	Unum
<b>Do you offer Orthodontic Coverage?</b>	Yes. Available 2+	LIBERTY automatically includes Adult and Child ortho benefits with our DHMO-EPO and EPO Patriot plans.  Ortho riders are available for our POS and PPO plans.	Lincoln has flexibility to build out an ortho plan for the needs of the group.	1000 or 1500 Benefit, Child only or Children and Adult and \$2000	<u>DHMO:</u> Yes—based on co-payments  <u>PPO:</u> Ortho is available to groups with 10+ enrolled (or current in force coverage). Plans vary from \$500 to \$5000 child or adult/child lifetime benefit.	Yes, with certain size and product limitations. <u>PPO:</u> We have a PPO rider that includes coverage for Orthodontics under a specific lifetime maximum benefit. Coverage can be for child dependents, adults, or both. Availability of this rider varies by group size. <u>DHMO:</u> We have DHMO plans that cover orthodontics	Available upon request. For groups of 2-9 enrolled lives, Ortho is available only on a takeover basis.
<b>Do any of your plan cover/ include a discount for implants?</b>	Yes. Implant rider is available groups with 10+ enrolled	Yes, the DHMO-EPO and EPO Patriot Plans automatically include implant services at a co-pay.  Implant riders are available for the POS and PPO plans.	Yes, implant coverage can be added as an optional rider	Implants included down to 2 lives.	<u>DHMO:</u> No  <u>PPO:</u> Yes, available upon request. Listed in Major services	<u>PPO:</u> We have a PPO rider that includes coverage for implants, either under an implant-specific maximum benefit or under the overall product maximum. Availability of this rider varies by group size. <u>DHMO:</u> Our DHMO plans do not offer coverage for implant procedures.	Unum members whose dental plan includes coverage of crowns and bridges will have the options of choosing an endosteal implant to replace a missing tooth instead of a conventional fixed, 3-unit bridge, when a 3-unit bridge is approved for coverage. Crowns placed on implants will also be covered. Other implants or implant related services are not covered.
<b>Do any of your plans cover/ include a discount for teeth whitening?</b>	No	No	No	No	No	No	No. Unum does offer a Cosmetic Rider, for an additional cost, that does include teeth whitening. This is available on groups of 50 or more enrolled.
<b>Are 1099 employees eligible?</b>	Yes	<u>DHMO-EPO:</u> Yes  <u>EPO/PPO/POS:</u> No	Underwriting will determine during quoting	No	No	No	As a standard, 1099 employees are not eligible. Underwriting will review on a case by case basis.
<b>Out of Network Claim Adjudication</b>	90th Percentile U&C or INFS (In Network Fee Schedule)	No out of network coverage for DHMO-EPO plans for the Point of Service (Tier 3), Elite PPO, and Signature PPO plan	90% UCR is standard but also options for 80%, 85% or 95% UCR as well as MAC	95th, 90th, 80th, 60th and MAC plans available	MAC & UCR UCR levels of 50%, 80%, 90% and 95%	The method of reimbursement is client-specific. United Concordia's claims processing system handles the adjudication of claims for out-of-network provider submissions in the same way we handle in-network submissions; however, if the member visits an out-of-network dentist, they will potentially be balance-billed.	80th , 90th, or MAC