

Important information regarding Healthy Choices / Kansas City Life Dental Plans:

Q. When is the last date an agent can submit a dental case?

A. We will take a dental case up to the 5th day of the effective month.

Q. How long will it take for HCBP and KCL to approval the dental group?

A. Upon submission, HCBP will review the new case submitted checklist. Any missing items, HCBP will send an email on the outstanding requirement(s) needed. Once all material and 1st premium check have been received, HCBP and KCL will begin set up. Please allow 5 – 7 days for set up and receipt of certificates, policy and dental ID cards. Once approved, dental ID cards are mailed to the employer. * New January 1, 2016 business is not included in the 5-7 day process time.

Q. Can Healthy Choices enroll from an excel census?

A. Yes, as long as all employee and dependent information is complete.

Q. What is mailed to the New Dental Group?

A. Boon Chapman mails the dental ID cards direct to the Employer.

Q. What is emailed to the Group?

A. Healthy Choices emails to the group, agent and General Agent, Employee Enrollment Form, Administrative Contact Sheet, HCBP Dental Change Form, Employer Policy, Employee Certificate, Employee Dental ID card, Careington PPO Network information sheet which includes, website address, 800 number, provider look up address and dentist nomination information.

Q. What is the process time once emailed or faxed for adds, changes or terminations of dental coverage?

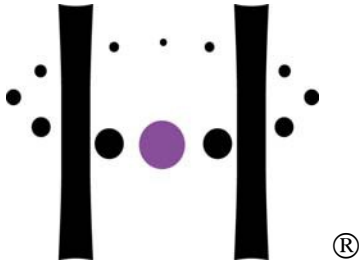
A. Email your changes to eligibilityhc@boonchapman.com upon receipt of your email you will receive a Thank you acknowledgement for submitting your request to the E-Ticket System. Once completed you will receive an email back stating "completed". Please allow 3-5 business days to process your changes.

Q. Who may access the eligibilityhc@boonchapman.com email address?

A. General Agents, Agents and Plan Administrators may send changes, adds, terms, ask billing questions or reorder dental ID cards through this email address.

Q. What is the last day of the month for the change to reflect on the next month dental bill?

A. All submissions by 5:00 pm Eastern Time 10th of each month. Any changes after the 10th day of the month will be reflected on the following month's bill.



Q. If an employer submits a change form to add an employee; can the employer give a copy of the Dental ID card included in the email Administrative Kit to the new employee?

A. Please verify the member has been added and once you have received verification, the employer may give the employee a copy of the Dental ID card and Dental Certificate to the member.

Q. On a takeover group, does Orthodontic Lifetime Maximums start a NEW lifetime benefit maximum with Healthy Choices?

A. No, whatever the dependent child has incurred in orthodontic maximums from the previous carrier, will be subtracted from the lifetime maximum with Kansas City Life.

Q. Who processes the claims and billing?

A. Boon-Chapman

Q. Who pays commissions?

A. Boon-Chapman

Q. When are commissions paid?

A. The 10th of each month, commission checks are mailed.

Q. How are renewals communicated?

A. Healthy Choices will email the renewal 45 days to 60 days prior to the anniversary date to the General Agent and Agent. The Group will receive their renewal via mail.

Q. Premium Mailing Address

A. Kansas City Life Insurance Company
P.O. Box 803844
Kansas City, MO 64180-3844

Q. Premium Overnight Mailing Address

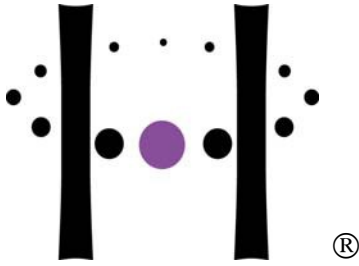
A. Kansas City Life Insurance Company
811 Main Street
7th Floor
Mail Stop: KC WLBX
Attn: P.O. Box 803844
Kansas City, MO 64105-2005

Q. Claims Address

A. Healthy Choices
P.O. Box 9201
Austin, TX 78766
Verification of benefits and coverage 800-342-3279 ext. 2011

Q. Agent's or Plan Administrator's may also call Boon Chapman for claims, eligibility or billing questions?

A. Please, call 800-342-3279.



Q. What dental benefits can be moved from preventive or basic or major?

- A.
- Topical Fluoride treatment **must be in Type 1**
 - Space maintainers **must be in Type 1**
 - Periodontics (non-surgical and surgical) can be Type 2 or 3- Can be offered for groups with 5-9 employees
 - Endodontics (root canals) can be Type 2 or 3- Can be offered for groups with 5-9 employees
 - Denture, Crown and bridge repairs/adjustments can be Type 2 or 3 **but must be combined with Denture relines/rebases in the same benefit level**
 - Emergency exams and palliative care for pain relief **This must be Type 2 only**
 - *Other Oral surgical procedures, can be Type 2 or 3*
 - Anesthesia **must be Type 2** but Other oral surgery can be Type 2 or 3
 - Amalgam, composite fillings **This must be Type 2 only**
 - Extractions non-surgical and surgical extractions can be Type 2 or 3
 - **ALWAYS IN TYPE 3- Major Services:**
 - Non-cast prefabricated stainless steel crowns these must be Type 3 only
 - Crowns These must be Type 3 only
 - Removable or fixed bridgework Type 3 only
 - Inlays and Onlays These must be Type 3 only
 - Partial or complete dentures Type 3 only

Q. When taking over a \$100 lifetime deductible dental group plan, can the deductible be credited?

A. Yes, need to know at time of quoting.

Q. Can you write a plan year deductible?

A. No, only a calendar year deductible.

Q. Do you offer an Adult Dental Wrap Around Plan?

A. Yes, Healthy Choices may offer an Adult Dental Wrap Around program.

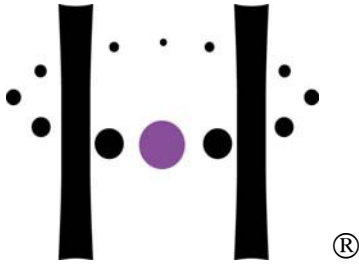
Q. Does Healthy Choices offer any other type of dental group plans, outside the standard traditional 100/80/50? A. Healthy Choices offers group dental plans for employers with 2 or more employees. You may request a standard traditional dental quote or you may design a higher coinsurance percentage for dental benefits in-network vs. out of network, you may offer a 3 year graded benefit plan. For groups with 10 + enrolled, you may offer dual or triple option dental design plans.

Q. How soon are AOR's effective?

A. Agent of records are effective 30 days to the first of month, upon receipt at Healthy Choices.

Q. What are your options for U & C levels?

A. Standard or Premier.



Q. Is it important when quoting to let Healthy Choices know if the plan has any type of employer contribution toward the premium or if the dental plan premiums are voluntary? Do you need to know the participation percentage of the current plan?

A. Rates provided will be based on employer contribution and participation or voluntary contribution and participation. Plan level 1 rates are based on employer contribution and a minimum participation level of 90%. Plan level 2 rates are based on employer contribution or voluntary contribution and a minimum participation level of 65%. Plan level 3 rates are based on voluntary contribution and participation level less than 64%.

Q. Can you write a 100% family business?

A. Yes. * **New requirement**, please submit most current Wage and Tax Statement with new group submission.

Q. Can you quote different deductibles and maximums in and out of network?

A. No.

Q. Is there a dependent participation requirement?

A. No.

Q. Is the Healthy Choices quote only valid for 30 days?

A. Rates are effective within 60 days of the proposal date.

Q. Can groups with 5-9 employees' have Endo, Perio, and Ortho Benefits?

A. Yes, groups with 5-9 employees, **4 must enroll to have** Endo and Perio in basic services and 5 employees must enroll for Ortho benefits.

Q. How are Administrative Kits sent to the Employer?

A. The Administrative Kit is emailed to the General Agent and Agent. We will include the plan administrator on the Administrative Kit email as well, *if we have the correct email address.*

The Administrative Kit will include:

- Employer Policy
- Employee Certificate
- Careington Dental PPO Maximum Care Information Page, this includes, Careington PPO Dental Network phone number for access to in network providers, website address and web access for employees to nominate dental providers to be contacted by Careington to become a Careington Dental Provider
- Copy of dental ID card which may be used immediately, the dental card may also be emailed to each covered employee along with a dental certificate
- Employer Contact Form listing Claims, Billing, and Network phone numbers
- Employer Fax Change, Term or Add Employee / Dependent Form
- Personalized Employee Enrollment Form for new enrollees

What is mailed to the Employer?

- Dental ID Cards
- The employer will receive a supply of Dental ID cards. As your dental ID card supply becomes low, please email sales@healthychoicesbenefitplans.com and we will mail a supply of dental ID cards to you.