



Your company. Your employees. Your choice.

Healthy Choices Dental Plan Highlights, Options & Underwriting

- **Dental Plans for employers with 2+ full time employees**
- **Dental groups with only 2 full time employees reflecting a husband and wife may be written as long as both are working full time**
- **Dental Plans may be written on family owned businesses**
- **Minimum Participation Requirements:**
 - 2 to 4 lives >100% enrolled, no waivers allowed
 - 5 to 9 lives > Greater of 4 lives, after waivers or 75% enrolled
 - 10 to 99 lives > Greater of 5 lives, after waivers or 25% enrolled

Example- for total number eligible

20 full time eligible employees – 5 waivers (5 have spousal /other group dental coverage),
20- 5= 15

After removing the waivers, total number eligible is 15.

15 eligible now apply > the greater of 5 lives or 25% needed to enroll for group coverage.
- **Groups of 100 or more eligible must provide a minimum of 12 months of recent monthly claim history and enrollment**
- **There are no dependent participation requirements**
- **Deductibles on Preventive services**
 - Can waive or apply any deductible on preventive services
- **Deductible Options**
 - Annual \$25, \$50, \$75, \$100, \$150, \$200, \$250
 - Lifetime \$75, \$100, \$150, \$200, \$250

- **Maximum Options**

Annual Calendar Year Maximums

\$500, \$750, \$1000, \$1250, \$1500, \$1750, \$2000, \$2250, \$2500

Orthodontia Lifetime Maximums

\$500, \$750, \$1000, \$1250, \$1500, \$1750, \$2000, \$2250, \$2500

- **Waiting Period (WP) Options-6 Options**

0 months, 3 months, 6 months, 12 months, 18 months or 24 months

For groups with 2 to 4 employees

Virgin case waiting periods are 3 months for basic and 12 months for major.

WP's cannot be waived.

On takeover cases, waiting periods are 3 months for basic, 12 months for major.

It is ok to match inforce waiting periods.

On takeovers, WP's will be waived for employees covered under prior plan with a minimum 12 months. For those less than 12 months, their WP will be credited for time served.

For take over cases, waiting periods do not apply for participants currently covered under replaced plan.

New participants may have waiting periods applied based on the number of months covered under prior plan.

For groups 5 to 9 employees

Virgin case waiting periods are 3 months for basic and 12 months for major and 24 months on orthodontia. *WP's cannot be waived.*

On takeover cases waiting periods are 3 months for basic and 6 months for major and 12 months for orthodontia. On takeovers, ok to match inforce and WP's will be waived for employees covered under prior plan with a minimum 12 months. For those less than 12 months, their WP will be credited for time served.

For take over cases, waiting periods do not apply for participants currently covered under replaced plan.

New participants may have waiting periods applied based on the number of months covered under prior plan.

For groups 10+ employees

Virgin case waiting periods are 3 months for basic and 12 months for major and 12 months on orthodontia. *WP on Major and orthodontia cannot be waived.* Takeovers can be quoted with no waiting periods.

For take over cases, waiting periods do not apply for participants currently covered under replaced plan.

New participants may have waiting periods applied based on the number of months covered under prior plan.

- **Benefits Choices on Services**

- Sealants (preventive or basic services)

- Endodontics (basic or major services)

- Periodontics, non-surgical and surgical (basic or major services)

- Periodontics maintenance (preventive, basic or major services)

- Denture, Crown and Bridge repairs/adjustments, denture relines/rebases (basic or major services)

- Extractions, surgical and non-surgical (basic or major services)

- Other oral surgical procedures (basic or major services)

- **Healthy Choices Dental Groups PPO NETWORK is comprised of 3 Dental Networks**

- Our Primary PPO Network is **Careington Maximum Care** which includes **Dentemax**

- If a member cannot find their provider in the Careington Maximum Care Network and the Dentemax Network, the member may find their provider in our additional **Stratose** Network.

- **U & C Options**

- Standard or Premier

- **Plan Limits and Designs**

- *Group's current level of dental benefits may be matched as long as the benefit selected does not fall outside of the plan options outlined below.***

- 2-4 lives- Basic Benefits Snapshot**

- 100/80/50 coinsurances level or less

- No Orthodontia coverage available

- Endodontics & Periodontics must be in major services

- \$25.00 minimum deductible for basic and major

- Lifetime deductible available

- Maximum calendar year benefit is \$2,000

- 5-9 lives- Basic Benefits Snapshot**

- 100/90/60/50 coinsurances level or less

- Orthodontia coverage available for 5+ enrolled

- Endodontics & Periodontics can be in basic or major services

- \$25.00 minimum deductible for basic and major

- Lifetime deductibles are available

- Maximum calendar year benefit is \$2,000

- Ortho Lifetime Maximum benefit is \$2,000

- 10+ lives- Basic Benefits Snapshot**

- 100/100/60/50 is the maximum coinsurances levels available

- Endodontics & Periodontics can be quoted in basic or major

- Minimum deductible is \$0

- Lifetime deductible credit available

- Maximum calendar year benefit is \$2,500

- Ortho Lifetime Maximum benefit is \$2,500

- **Product Design Styles**

- Passive PPO Plan
 - Active PPO Plan – (Point of Service)
 - MAC Plan
 - Indemnity Plan

- **Approved Dental States**

- Approved in all States except
Maryland, New Hampshire, New Jersey, New York, North Dakota, Vermont, Florida

- **Group Requirements or additional group information**

- All W2 employees with a minimum of 30 hours per week are considered eligible.
For scenarios otherwise, contact your HC representative.

- Employer must be in business 1 year.
Ineligible industry codes include 8021, 8072 and 8800 to 8899.

- Dual or Triple option plans require 50 or more enrolled.
A minimum of ten enrolled in each plan offered.

- Non-Contributory plans are plans with 100% employer paid premium and 100% enrollment.
Contributory plans are plans with a minimum 50% employer paid premium and 75% participation.

- Voluntary plans are plans with less than 50% employer paid premium.

- Orthodontic dependent age up to age 19.

- Annual open enrollment automatically for groups 10+ lives.
Groups with 2-9 lives dental plans, if a participant waives coverage after the initial offering of dental benefits, a Qualifying Event would be required for enrollment.

- Please be advised this dental plan highlights, options and underwriting information brochure is not intended to replace the **Healthy Choices Dental Rating /Underwriting Guidelines**.