

DENTAL PASSIVE PPO

National

(not available in: MT, TX, UT, WA, WY)



Accident Benefits Included with Every Dental Plan

Every BEST Life dental plan automatically includes a separate dental accident benefit that provides coverage of up to \$1,000 per incident for injuries to sound, natural teeth. Plus, this benefit does not count toward the calendar year maximum.

No Waiting Periods

Waiting periods for Major Services and Child Orthodontia are automatically waived for groups with 10 or more enrolling employees.

Implant Coverage

All dental plans that provide coverage for major services will automatically have implant coverage included.

Annual Enrollment Period

All groups have open enrollment once a year which begins one month prior to the renewal date.

Child Good Vision Benefit

Every dental plan automatically includes special vision benefits for children. You get 50% of UCR coverage for an eye exam once every 12 months for eligible dependent children through age 18.

Bundling Discounts

Bundle two or more lines of coverage with 5 or more enrolling employees on each plan and receive up to a 5% dental discount (new group enrollments only).

Census Enrollments

No need to have every employee fill out an individual application. Groups can be enrolled with a master application and an enrollment spreadsheet. No employee signatures necessary.



Dental Passive PPO Plan Summary

Employer sponsored available to groups of 2+ enrolling employees
Voluntary available to groups of 5+ enrolling employees

Through the DenteMax network as well as numerous regional network overlays,
BEST Life's members have access to over 280,000 access points nationwide.

Available in: AL, AK, AZ, AR, IL, IN, KS, KY, LA, MI, NE, NC, ND, OH, OK, SC, SD, TN
MAC only available in AZ.

Benefits	HIGH PLAN		MID PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Maximum	\$2,500	\$2,500	\$2,500	\$2,500
	\$2,000	\$2,000	\$2,000	\$2,000
	\$1,500	\$1,500	\$1,500	\$1,500
	\$1,250	\$1,250	\$1,250	\$1,250
	\$1,000	\$1,000	\$1,000	\$1,000
Calendar Year Deductible (3 per family max)	\$25, \$50, \$100, or \$100 Lifetime Waived on Preventive Services			
Class I: Preventive Services Routine oral exam, cleanings, fluoride treatment for children, bitewing x-rays, panoramic/full mouth x-rays, sealants.	100%	100%	100%	100%
Class II: Basic Services Fillings (amalgam, porcelain & plastic), anterior & posterior composites, anesthesia (general or IV sedation), emergency palliative treatment, space maintainers for children, limited oral exam, pathology, oral surgery.	90%	90%	80%	80%
Class III: Major Services Crowns & gold fillings, inlays, onlays & pontics, fixed bridges, implants, complete & partial dentures.	60%	60%	50%	50%
Endodontics	Class II or Class III			
Periodontics	Class II or Class III			
Waiting Periods Automatically waived for groups with 10+ enrolling employees.	12 month waiting period is only for groups with 2-4 enrolled employees and applies to major and orthodontic services			
Out-of-Network Reimbursement	UCR at 80th or 90th Percentile or MAC MAC only available in AZ			
Special Dental Accident Benefit	\$1,000 maximum per accident to sound, natural teeth			
Children's Good Vision Benefit	Covers 50% of UCR for an eye exam once every 12 months for children through age 18			
Child Only Ortho (5+ groups only) Child Orthodontia is available for groups with 5 or more employees enrolled. (Dependent children through age 18)	\$1,000 Lifetime / \$500 Calendar Year Maximum or \$1,500 Lifetime / \$750 Calendar Year Maximum			
Adult & Child Ortho (25+ groups only) Adult Orthodontia is available for employer-sponsored groups with 25 or more employees enrolled.	\$1,000 Lifetime / \$500 Calendar Year Maximum			