

# DENTAL INDEMNITY

California



## 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 5 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 with orthodontia coverage

Dental plans with child orthodontia automatically include 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.

## Census Enrollments

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

## Online administration

Members, Plan Administrators, and Brokers all have their own online portal with information about enrollment, commissions, invoices, claims, and the ability to enroll new employees or process terminations.

## WellCard Savings Available to All Members

WellCard Savings gives you access to pre-negotiated discounts on prescription drugs and a wide range of health care services. All services are available with no administrative fees.

- More than 410,000 physicians and 45,000 ancillary provider locations
- More than 59,000 nationwide pharmacies accept WellCard Savings with availability for mail order and specialty pharmacy



## Dental Indemnity Plan Summary (California)

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.

BENEFITS	HIGH PLAN	MID PLAN	BASIC PLAN
<b>Calendar Year Maximum</b>	\$5,000 \$3,000 \$2,500 \$2,000 \$1,500 \$1,250 \$1,000	\$5,000 \$3,000 \$2,500 \$2,000 \$1,500 \$1,250 \$1,000	\$1,500 \$1,000 \$500
<b>Calendar Year Deductible</b> (3 per family max)	\$25, \$50, \$100 or \$100 Lifetime Waived on Preventive Services		
<b>Class I: Preventive Services</b> Routine oral exam, cleanings, fluoride treatment for children, bitewing x-rays, panoramic/full mouth x-rays, sealants.	100%	100%	100%
<b>Class II: Basic Services</b> 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%	80%	80%
<b>Class III: Major Services</b> Crowns & gold fillings, inlays, onlays and pontics, fixed bridges, implants, complete & partial dentures.	60%	50%	0%
<b>Endodontics</b>	Class II or Class III		
<b>Periodontics</b>	Class II or Class III		
<b>Waiting Periods</b>	12 month waiting period is only for groups with 2-4 enrolled employees and applies to major and orthodontic services		None
<b>Out-of-Network Reimbursement</b>	UCR at 80th or 90th Percentile or MAC		
<b>Special Dental Accident Benefit</b>	\$1,000 maximum per accident to sound, natural teeth		
<b>Children's Good Vision Benefit</b> Available for plans that include orthodontia coverage	Covers 50% of UCR for an eye exam once every 12 months for children through age 18		Not offered
<b>Orthodontics Option</b>	50%		
<b>Child Only Ortho (5+ groups only)</b> 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		
<b>Adult &amp; Child Ortho (25+ groups only)</b> Adult Orthodontia is available for employer-sponsored groups with 25 or more employees enrolled.	\$1,000 Lifetime / \$500 Calendar Year Maximum		

Effective January 1, 2014: the ACA requires coverage of the 10 Essential Health Benefits with specific pediatric dental components for children 0-18 that are not included in this plan.