



Voluntary Dental

GROUP SIZES 2-19

AFFORDABLE PROTECTION FOR
EMPLOYEES AND THEIR FAMILIES



1.800.376.7763



E-MAIL: SNLQuotes@bcbsla.com



WEB: www.bcbsla.com/employeeschoice



5525 Reitz Avenue | Baton Rouge, LA 70809-3802

MEETING THE NEEDS OF EMPLOYEES AND EMPLOYERS

Highly desired benefit. Dental insurance is generally valued second only to health benefits by employees. One study found that 70 percent of employees rate dental insurance as an important benefit.¹ Employee’s Choice voluntary dental plans give them the added security and protection they want for themselves and their families.

No employer contributions. If dental insurance is not in the company budget as a core benefit, voluntary dental may be the solution. Voluntary dental plans allow employers to give their employees the benefits they want with little or no cost to the employer — employees pay 100 percent of the premium through payroll deduction.

Employee retention. An attractive benefit package can be a priceless commodity for any company. With voluntary dental in the portfolio, employers can attract and retain skilled and productive employees who contribute positively to their bottom line.

Minimal administrative worries. Employee’s Choice makes it easy for employers to offer this benefit. And, since monthly premiums are conveniently deducted from payroll, employer paperwork is kept to a minimum.

WHY IS DENTAL CARE IMPORTANT?

The wellness value of dental benefits is enormous. Regular check-ups and preventive care often reveal surprising information about an employee’s overall health. Medical professionals have identified clear relationships between dental or gum disease and serious illnesses such as diabetes, thyroid problems, leukemia and other cancers, heart disease, osteoporosis and premature birth.²


In fact, experts say that the mouth is a “window” to the body’s overall health. Early detection of medical concerns through regular dental care is an investment in a healthier future.³

Research shows that dental problems may affect employee productivity and performance because of pain and discomfort. According to a 2000 U.S. Surgeon General’s Report on oral health, working Americans lose about 164 million hours a year to dental disease or dental visits – an average of 1.48 hours per worker.⁴

HOW IT WORKS

When insureds receive dental services shown on the enclosed charts, they pay the deductible, if any, and the applicable coinsurance. For example, if an insured is enrolled in Plan A and receives preventive services, these services are covered at 100 percent of the usual, customary and reasonable charges. For a basic service, such as a filling, the insured pays the \$50 deductible and any applicable coinsurances. Please see the contract for details. Benefits are subject to the annual and lifetime maximums also outlined on the enclosed chart.

ELIGIBILITY AND PARTICIPATION REQUIREMENTS

		For Employees	For Eligible Dependents <i>(after valid waivers, example: other dental coverage)</i>
		Participation Required	Participation Required
Groups	2 – 4 eligible employees	100%	all but 1 must enroll with dependent coverage
	5 – 9 eligible employees	75%	50% must enroll with dependent coverage
	10 – 19 eligible employees	60%	50% must enroll with dependent coverage

¹4th Quarter 2008 Principal Financial Well-Being Index

²Oral Health America, “The Oral Health/Overall Health Connection,” retrieved 1/21/09 from www.oralhealthamerica.org; The Mayo Clinic, “Oral health:

A window to your overall health,” retrieved 1/21/09 from www.mayoclinic.com

³The Mayo Clinic, “Oral health: A window to your overall health,” retrieved 1/21/09 from www.mayoclinic.com

⁴Oral Health America 2000. *The Disparity Cavity: Filling America’s Oral Health Care Gap*

EXCLUDED PROFESSIONS OR INDUSTRIES

- Bands, Orchestras, Actors & Other Entertainers
- Dental Equipment, Supplies & Labs
- Drinking Places (alcoholic beverages)
- Elementary & Secondary Schools
- Employers Composed 100% of Family Members
- Employers in Business for Less Than 12 Months
- Legal Services
- Non-Profit Organizations
- Offices & Clinics of Dentists
- Real Estate Companies
- Religious Organizations
- Schools & Educational Services

MISCELLANEOUS INFORMATION

- Employee's Choice voluntary dental is designed for groups with 2 to 19 employees. Contact us for a specialized quote on a larger group.
- Employee's Choice offers "Premium Only" plan administration at no additional charge to any group purchasing any Employee's Choice product.
- A \$10 monthly billing fee will be added to plans that do not use electronic billing.
- Dependent children are defined as unmarried children up to age 21 (up to age 25 if full-time student — see policy for details and for information about certain incapacitated children) who are dependent on the employee for support.
- Benefits are based on usual and customary fees charged in the area where services are rendered.

ADDITIONAL ELIGIBILITY GUIDELINES

All full-time employees working a minimum of 30 hours per week and their qualified dependents may apply. Individuals on retainer (example: attorneys, accountants, business consultants, 1099 contract employees) and members of boards of directors are not eligible.

Takeover credit (for benefit waiting periods only) will be given, provided the group had similar coverage in force during the 12 months immediately preceding the effective date.

EFFECTIVE DATES

Eligible employees must first complete and sign an enrollment card. Coverage begins on the group's effective date or first day of the month following any required probationary waiting period. New eligible employees may enroll within 31 days of employment or after completing any required probationary waiting periods.

LATE APPLICANTS

Employees who do not enroll within 31 days of becoming eligible are considered late applicants. Benefits for late applicants are limited to Type I benefits (preventive services) for a minimum of 24 consecutive months. Late applicants will be entitled to full benefits beginning with the next calendar year (January 1) following 24 consecutive months of coverage. Late applicant penalties will apply. **(No open enrollment periods or qualifying events apply.)**

LIMITATIONS AND EXCLUSIONS

Employee's Choice voluntary dental plans do not cover the following charges (for a complete list, please refer to the contract):

- missed appointments
- completion of insurance forms
- services for injury, sickness or disease that are covered under workers' compensation or other group insurance
- services performed by an immediate family member or spouse
- charges incurred before coverage begins and after coverage ends
- treatment or supplies for pre-existing congenital or developmental malformations
- any care, services or supplies rendered on an experimental, investigational or research basis not recognized as a generally accepted dental practice by the dental profession or the American Dental Association
- treatment or services that are inappropriate, cosmetic or not medically necessary
- charges considered above usual, customary and reasonable amounts
- treatment of temporomandibular joint disorders (TMJ)

CUSTOMER SERVICE THAT'S SECOND TO NONE!

Service is our business, and member satisfaction is our top priority. Whether you have a question about a benefit, a provider or the status of a claim, our courteous customer service representatives have all your information right at their fingertips.

ABOUT EMPLOYEE'S CHOICE

Employee's Choice voluntary group benefit plans are designed for employers looking to expand their benefit programs without expanding their budgets. Plus, they offer the convenience of payroll deduction. These voluntary plans include:

- Voluntary Dental, for both Small Groups 2-19 and 20+ Groups
- Voluntary Group Term Life with Accidental Death & Dismemberment
- Voluntary High-Limit Accidental Death & Dismemberment
- Voluntary Short-Term Disability for Groups 5+ (*full-time employees only*)
- Voluntary Long-Term Disability for Groups 10+ (*full-time employees only*)



A product of Southern National Life Insurance Company, Inc.

An independent licensee of the Blue Cross and Blue Shield Association.



1.800.376.7763



E-MAIL: SNLQuotes@bcbsla.com



WEB: www.bcbsla.com/employeeschoice



**5525 Reitz Avenue
Baton Rouge, LA 70809-3802**

This brochure is presented for general information only. It is not a contract, nor intended to be a contract. If there is any discrepancy between this document and the policy, the provisions of policy 48XX1467 will govern.