



**HealthDepot**

Dental Plus

**Agent  
Training**

# Premier Health Solutions, LLC.

- **Industry-leading administrator and general agency**

- Innovative benefits management and administration services
- Enrollment, fulfillment and customer service
- Billing reconciliation and back-office processes
- Customized solutions

- **Work with leading agents, associations and carriers**

- **Best-in-class benefits**

- Quality health plans
- Wellness products, discount programs, and consumer benefit solutions
- Customized solutions



# Training Objectives

**Review the following aspects of the HD Dental Plus plan:**

- ▶ Health Depot Association
- ▶ Dental Benefits
  - Dental Plan
  - Dental Network
  - Dental Plan Extras
- ▶ Association Benefits
  - MES Vision
  - ScriptSave Rx Savings
  - IDLife Nutrition
- ▶ Eligibility Requirements





Health Depot's mission is to expand access to affordable health and consumer benefits to the people who need these products most, and empowering members with valuable resources, information and support.

## **A Health Depot membership gives consumers access to:**

- Best “members-only” services, discounts and benefit programs
- Innovative, top-quality solutions from trusted names
- Access to insured benefit plans





**HealthDepot®**

# Dental Plus Plan Overview



# About The Carrier

A national dental-care company, **United Concordia** has specialized in dental insurance for over 40 years providing flexible, affordable dental insurance plans and great customer service to more than 7.5 million members nationwide.



## Quality Dentist Access

- Large network consists of 330,500 access points and over 100,000 dentists nationwide
- Network dentists are held to the highest standards and their credentials are rigorously screened

## Advanced Technology

- Online collection of user-friendly tools provide dental wellness answers and coverage information
- Innovative mobile apps for members and their children for information on-the-go

## Exceptional Customer Service

- Most member calls are answered within 30 seconds, with a first-call resolution of 97%+
- Nearly 100% of claims are processed in 30 days; 70% processed electronically and 98% paid in 30 days

# Dental Benefits

United Concordia Dental   Concordia Flex Plan		
Benefit Category <sup>1</sup>	In-Network <sup>2</sup> Advantage Plus 2.0 Network	Non-Network <sup>2</sup> Maximum Allowable Charges (MACs)
Class I – Diagnostic / Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleaning & Fluoride Treatments		
Sealants		
Palliative Treatment		

# Dental Benefits

United Concordia Dental   Concordia Flex Plan		
Benefit Category <sup>1</sup>	In-Network <sup>2</sup> Advantage Plus 2.0 Network	Non-Network <sup>2</sup> Maximum Allowable Charges (MACs)
Class II – Basic Services		
Basic Restorative (Fillings)	50%	50%
Simple Extractions		
Space Maintainers		
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		



# Dental Benefits

United Concordia Dental   Concordia Flex Plan		
Benefit Category <sup>1</sup>	In-Network <sup>2</sup> Advantage Plus 2.0 Network	Non-Network <sup>2</sup> Maximum Allowable Charges (MACs)
Class III – Major Services		
Inlays, Onlays, Crowns	50%	50%
Prosthetics (Bridges, Dentures)		
Included Plan Features		
Preventive Incentive <sup>®</sup>	Class I services do not count toward your annual program maximum	
Smile for Health <sup>®</sup> --Wellness <i>Provides periodontal care for people with certain chronic medical conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke</i>	• Covers 1 additional periodontal maintenance per year and all are covered at 100%	
	• Scaling and root planing are covered at 100%	
	• 4 periodontal surgery procedures are covered at 100%	

# Dental Benefits

United Concordia Dental   Concordia Flex Plan		
Benefit Category <sup>1</sup>	In-Network <sup>2</sup> Advantage Plus 2.0 Network	Non-Network <sup>2</sup> Maximum Allowable Charges (MACs)
<b>Maximums &amp; Deductibles</b> (applies to the combination of services received from network and non-network dentists)		
Annual Deductible (per person/per family)	\$50 / \$150	
	Excludes Class I	
Annual Maximum (per person)	\$1,500	
	Excludes Class I	

*Representative listing of covered services – certificate of coverage provides a detailed description of benefits.*

*1. Dependent children covered to age 26.*

*2. Reimbursement is based on United Concordia's schedule of maximum allowable charges (MACs). Network dentists agree to accept the scheduled allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between the scheduled allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply. Orthodontics are not covered on this plan.*

*Concordia Flex is a passive PPO program that allows members to receive care from any licensed dentist; however, members receive the greatest value and convenience when they receive care from a participating dentist. This means that members who receive care from a participating dentist are responsible only for those deductibles and coinsurance amounts that are part of the program design.*

# Advantage Plus 2.0 Dental Network

## Using a network dentist maximizes benefits

### What is a Network Dentist?

- Network dentists agree to accept United Concordia's discounted fees as payment in full for covered services.
- Non-network dentists can charge more.
- This means members will lower their out-of-pocket expense using a network dentist.
- Members can receive care from any licensed dentist. But their benefits may differ and their out-of-pocket costs could be higher with a non-network dentist.

### Save Money & Time

- A network dentist saves members the difference between the negotiated fees and the dentist's regular charges.
- And, members stretch their benefit dollars by getting more services before reaching their annual maximum.
- Network dentists also file claims for members, saving them time and the hassle of paperwork.

# Advantage Plus 2.0 Dental Network

United Concordia's large, nationwide dentist network means members can find affordable, quality care with great service no matter where they live.

Member's Annual Dental Care	Example Dentist Charge	Network Dentist Visit – Member Responsibility <sup>2</sup>	Non-network Dentist Visit – Member Responsibility	Member Savings for Visiting a Network Dentist
2 Cleanings	\$151	\$0	\$63	<b>\$63</b>
2 Exams	\$85	\$0	\$45	<b>\$45</b>
1 Set x-rays	\$117	\$0	\$59	<b>\$59</b>
2 Composite fillings	\$227	\$22	\$149	<b>\$127</b>
1 Crown	\$931	\$324	\$611	<b>\$287</b>
<b>Total</b>	<b>\$1,512</b>	<b>\$346</b>	<b>\$928</b>	<b>\$582</b>

1. Savings estimates based on internal data for zip code 17110, as of 6/15; savings will vary by dentist, service and geographic region.

2. All services performed by an Advantage Plus 2.0 network dentist.

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# United Concordia Dental Additional Benefits



# Preventive Incentive<sup>®</sup>

**All charges for covered diagnostic and preventive (Class I) services—such as cleanings, exams, x-rays and more—do not count toward the annual maximum.**

- Promotes good oral health by encouraging members to receive preventive care
- Leaves members with more benefit dollars to use for other covered dental procedures
- Members can use Preventive Incentive as soon as their coverage is in effect – there is no waiting to benefit from this feature

## Sample Savings with Preventive Incentive<sup>®</sup>

Annual Preventive Care	Member Pays	United Concordia Dental Pays	Annual Maximum Remaining without Preventive Incentive <sup>®</sup>	Annual Maximum Remaining with Preventive Incentive <sup>®</sup>
2 Cleanings	\$0	\$126	\$1,268	\$1,500
2 Exams	\$0	\$66		
1 Set of X-Rays	\$0	\$40		
Total	\$0	\$232		

\*For illustrative purposes only. Assumes services provided by United Concordia Dental network dentists; savings will vary by dentist, service and geographic region.

**With Preventive Incentive, members have \$232 more to use on other covered dental procedures!**



# Smile for Health–Wellness

## Enhanced benefits for people with certain medical conditions

For members with a chronic illness and periodontitis (gum disease), getting the proper treatment and maintenance for healthy teeth and gums will have a positive effect on their overall health; it also helps them save money on their medical costs.

### Smile for Health–Wellness is for people with certain medical conditions such as:

- Cerebrovascular Disease (stroke)
- Diabetes
- Heart Disease
- Lupus
- Oral Cancer
- Organ Transplant
- Rheumatoid Arthritis

### Enhanced Benefits with Smile for Health–Wellness:

Service	Coverage
Periodontal Maintenance—one additional to your plan’s standard limit per year	100%
Scaling & Root Planing	
Periodontal Surgery—four procedures*	

\*Four procedures related to gingival flap or osseous surgeries.

**Members can take advantage of enhanced benefits available at 100% coverage as needed to control gum disease and targeted education to help them manage their chronic illness better.**

# Mobile Apps for Members & Kids

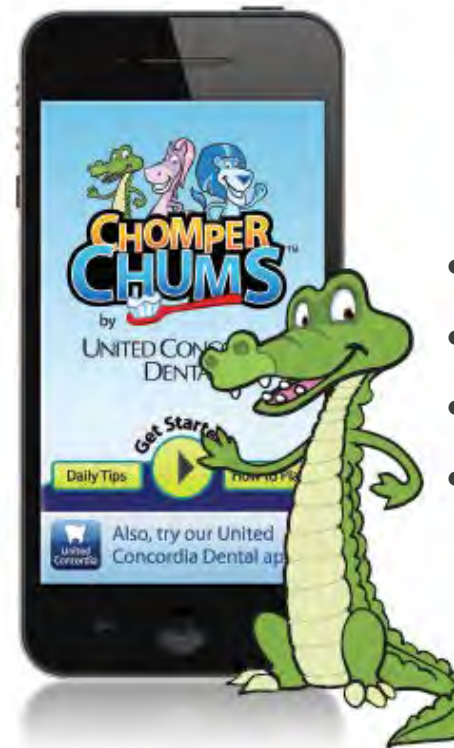
Mobile apps make it easy for members to keep up with their oral health and manage their benefits.



## United Concordia Dental

Get Benefits & Oral Health Information on the Go!

- Find a dentist nearby
- Learn about oral health and wellness
- Access benefits information
- Get a virtual ID card



## Chomper Chums™

Make Brushing Fun for Kids!

- Use two-minute brushing timer
- Develop proper brushing habits
- Encourage healthy eating
- Interact with fun, loveable and animated animal characters

Members can download both for FREE at Google Play or the App Store – simply search for “United Concordia”



# Association Benefits



# MES Vision

## Vision Benefits

Vision Service	Participating Provider Benefit Amount Covered by the Plan	Non-Participating Provider Benefit Amount Reimbursed by the Plan
Annual Eye Exam	Covered in Full after \$20 deductible	\$20
Eyewear Purchases	20% discount off U&C charges	N/A

- One comprehensive vision examination every 12 months
- 20% discount off the usual and customary charges for eyewear at any of the participating providers at the time of service
- There are no limits to the number of times the discount can be used.

### Discount applies to:

- ✓ Lenses (single vision, bifocal, trifocal, hi-index, progressive, etc.)
- ✓ Frames
- ✓ Contact Lenses (see exclusions)
- ✓ Photochromic Lenses
- ✓ Tints and Coatings



Underwritten by:



Gerber Life Insurance Company  
A separate subsidiary of Gerber Products  
Home Office: White Plains, NY 10605

**EXCLUSIONS:** The discount does not apply to disposable, extended wear or frequent replacement contact lenses; frame repairs; promotional eye care or eyewear offers; medical/surgical treatment of the eyes; and services or materials provided by non-participating providers. There are no retroactive discounts allowed.

# ScriptSave Prescription Savings

The ScriptSave Prescription Savings Card provides access to discounted prescription drug prices. All household members are covered – including pets, if the pet medication is a common drug that is also used by people. There are no limits on how many times members and their family can use the card.



## Features:

- ✓ Save between 15% to 75%, with average savings of 44% (based on 2014 national program savings data)
- ✓ Accepted at over 62,000 participating pharmacies nationwide, including major chains and independent pharmacies
- ✓ Can be used for all prescription drugs, both brand-name and generics
- ✓ Members will always receive the lowest price available on their prescription purchase

Honored at Over 62,000 Participating Pharmacies, including:



Plus Thousands of Additional Chains and Independent Pharmacies Nationwide.

DISCOUNT ONLY - NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discount will vary depending on the pharmacy or provider chosen and services rendered. The program does not make payments directly to the pharmacies or providers. Members are required to pay for all health care services.

# IDLife Nutrition Products

## Individually Designed Nutrition Program



A systematic approach to achieving health and wellness!

IDLife products are scientifically formulated to provide therapeutic doses of specific nutrients to:

- Restore nutrients depleted by a Rx program
- Help the body resist Rx side effects
- Improve overall nutrition status thus optimizing health



IDLIFE PRODUCTS:	ENERGY	MEAL REPLACEMENT
APPETITE CONTROL	PRE-WORKOUT	POST-WORKOUT
SLEEP STRIPS	HYDRATE	LEAN

These statements have not been evaluated by the Food and Drug Administration. This product is not intended to diagnose, treat, cure or prevent any disease.  
\* IDLife does not represent that its products are certified organic under the United States Department of Agriculture rules and regulations.



# HealthDepot<sup>®</sup>

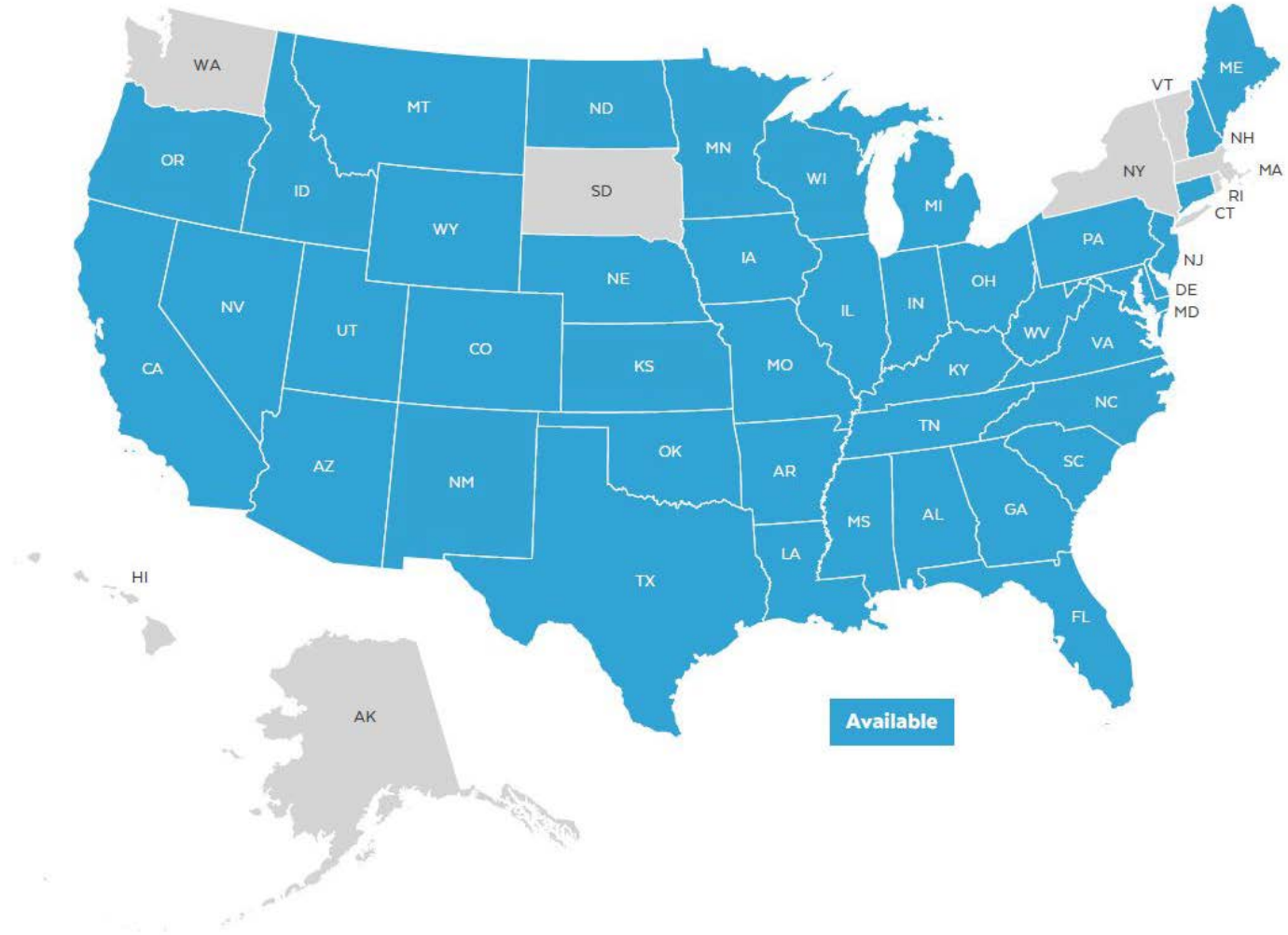
## Eligibility



# State Availability

**Health Depot Dental Plus is available in the following states:**

Alabama	Kentucky	North Dakota
Arizona	Louisiana	Ohio
Arkansas	Maine	Oklahoma
California	Maryland	Oregon
Colorado	Michigan	Pennsylvania
Connecticut	Minnesota	South Carolina
Delaware	Mississippi	Tennessee
District of Columbia	Missouri	Texas
Florida	Montana	Utah
Georgia	Nebraska	Virginia
Idaho	Nevada	West Virginia
Illinois	New Hampshire	Wisconsin
Indiana	New Jersey	Wyoming
Iowa	New Mexico	
Kansas	North Carolina	



# Eligibility Requirements

## Health Depot Dental Plus eligibility requirements:

- Must be a U.S. citizen or lawful permanent resident
- Reside in an available state
- Adults must be at least 18 years old at the time of enrollment
- Common Law Spouses and Domestic Partners are accepted
- Dependent Children are covered until age 26



# Monthly Membership Rates

Monthly Membership Rates	
Member	\$59
Member + 1	\$101
Member + Family	\$147

*One-time \$35 enrollment fee applies.*

*Fee is waived when dental is added to an active Health Depot membership.*

**THIS PLAN DOES NOT MEET THE MINIMUM ESSENTIAL HEALTH BENEFIT REQUIREMENTS FOR PEDIATRIC ORAL HEALTH AS REQUIRED UNDER THE FEDERAL AFFORDABLE CARE ACT.**

Exclusions and Limitations may differ by state. Only American Dental Association procedure codes are covered. See Membership Guide for complete list of Exclusions and Limitations.

# Overview

- A \$35 enrollment fee is collected with the first month's dues.
  - Enrollment fee is waived if adding the Dental Plus plan to an active Health Depot membership.
- After enrolling, members receive:
  - Confirmation email acknowledging account set up
  - Welcome email including their secure login credentials
  - Access to fulfillment materials at [members.healthdepotassociation.com](https://members.healthdepotassociation.com)
  - United Concordia mails dental ID cards within 7-10 days
  - Health Depot Association ID card, within 7-10 days via mail
- Members have a 30 day free-look period to review the policy and all membership materials.
  - The free-look period begins on the on the member's effective date.
  - If a member chooses to cancel the policy within the free-look period, they will receive a full refund of monthly membership dues only.





# Thank you for your participation at today's Agent Training

**HealthDepot**

Dental Plus

For more information, including  
Membership Guide, please visit:  
**[www.healthdepotassociation.com](http://www.healthdepotassociation.com)**