

Dental Indemnity

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Allstate
HEALTH SOLUTIONS

Overview

Why Dental Indemnity?

Plan options

Plan details

Resources



Why Dental Indemnity?



About 30% of Americans (~76.5 million) lack dental coverage¹

Healthy teeth helps lower overall health care expenses²

Catch small problems before they become big expenses

- More than 1 in 4 (27%) of adults in the U.S. have untreated tooth decay³
- Nearly half of all adults aged 30 years or older show signs of gum disease³

¹Source: <https://www.carequest.org/resource-library/dental-insurance-out-reach-many>

²Source: <https://dentistry.uic.edu/news-stories/the-many-costs-financial-and-well-being-of-poor-oral-health/>

³Source: <http://www.cdc.gov/oralhealth/basics/adult-oral-health/index.html>



Dental Indemnity highlights



Pays set dollar amounts for preventive care and covered treatments

- Customers pay anything in excess of plan benefits

3 benefit levels: Basic, Intermediate, and Plus⁴

- Guaranteed issue

No waiting period for preventive and basic services

No deductible or network restrictions

Network savings card option in most states

Note: PLANS PROVIDE LIMITED BENEFITS. Plans do NOT meet the pediatric dental requirements under the ACA.
| ⁴Plus plan availability varies by state.



Plan options

Dental benefits

Network savings card

Vision savings pass



Dental benefits

Benefits ⁵	Basic	Intermediate	Plus ⁶
Preventive services			
<i>Two visits per person each calendar year, separated by at least 150 days. Preventive services do not count toward annual maximum benefit.</i>			
Exams, x-rays, cleaning	\$75	\$100	\$100
Basic services			
<i>Payments are 50% of the listed benefit in the first policy year and 100% thereafter.</i>			
Filling	\$75	\$150	\$150
Extraction; erupted tooth or exposed root	\$50	\$100	\$100
Reline complete denture (laboratory)	\$150	\$300	\$300
Major services			
<i>180-day waiting period.⁷ After the waiting period, payments are 50% of listed benefit for the first policy year and 100% thereafter.</i>			
Inlay; metallic; two surfaces			\$330
Crown; resin			\$450
Retreatment of previous root canal therapy			\$250
Complete denture			\$375
Maxillary sinusotomy			\$825
Annual benefit			
<i>The maximum calendar-year benefit</i>	\$500	\$1,000	\$1,500

Note: THIS PLAN PROVIDES LIMITED BENEFITS | ⁵Amounts may vary by procedure code. | ⁶Plus plan availability varies by state. | ⁷Waiting period for major services applies in all states where dental coverage is available except KS.



Network savings card⁸



Customers can save even more money on dental care by adding a network savings card⁹

- Access to the Careington Maximum Care dental network
- Provides an average of 45% savings on services with network providers⁹
- \$3 per person, per month

Note: NETWORK SAVINGS CARD IS NOT INSURANCE. Discounts vary by provider and service. | ⁸Network savings card is not available in UT and WA. | ⁹Based on average of assigned maximum care (DN14) fees for all U.S. zip codes.



Network savings card¹⁰



When customers use Careington network providers, they receive discounts on:

- Routine oral exams and cleanings
- Major work, such as dentures, root canals, and crowns

Discounts apply during waiting periods and on both covered and non-covered services

Note: NETWORK SAVINGS CARD IS NOT INSURANCE. Discounts vary by provider and service. | ¹⁰Network savings card is not available in UT and WA.



Network provider search



Search for in-network dentists using the following URL:

- allstatehealth.solutionssimplified.com



Vision savings pass



Network savings card¹¹ includes discount vision programs to help customers save on eye care and eyewear

- \$50 rate for eye exams – when a complete pair of glasses is purchased
- 15% savings on contact lens exams
- Special pricing on complete pairs of glasses and sunglasses

Note: NETWORK SAVINGS CARD IS NOT INSURANCE. Discounts vary by provider and service. | ¹¹Network savings card is not available in UT and WA.



Chris broken tooth



Chris broke his tooth and requires a crown, which is considered a major dental service.¹²

Chris has a Dental Indemnity Plus plan with the network savings card:

Treatment cost ¹³	\$1,068
Cost after network discount ¹⁴	\$726
Dental Indemnity Plus plan paid ¹⁵	\$450
Total out-of-pocket	\$276

¹²Not an actual case. Presented for illustration only. Cost of services will vary. | ¹³Example claim amount is based on 2016 Allstate Health Solutions' claims data. | ¹⁴Network discount is based on the average assigned maximum care (DN14) fees in the Los Angeles, Orlando, Chicago, and New York City metropolitan statistical area. | ¹⁵Benefit example uses benefit amounts from a Plus level plan on its second year.



Plan details

Eligibility

State availability

Limitations & exclusions

Enrollment & payment



Eligibility



Primary applicant and spouse

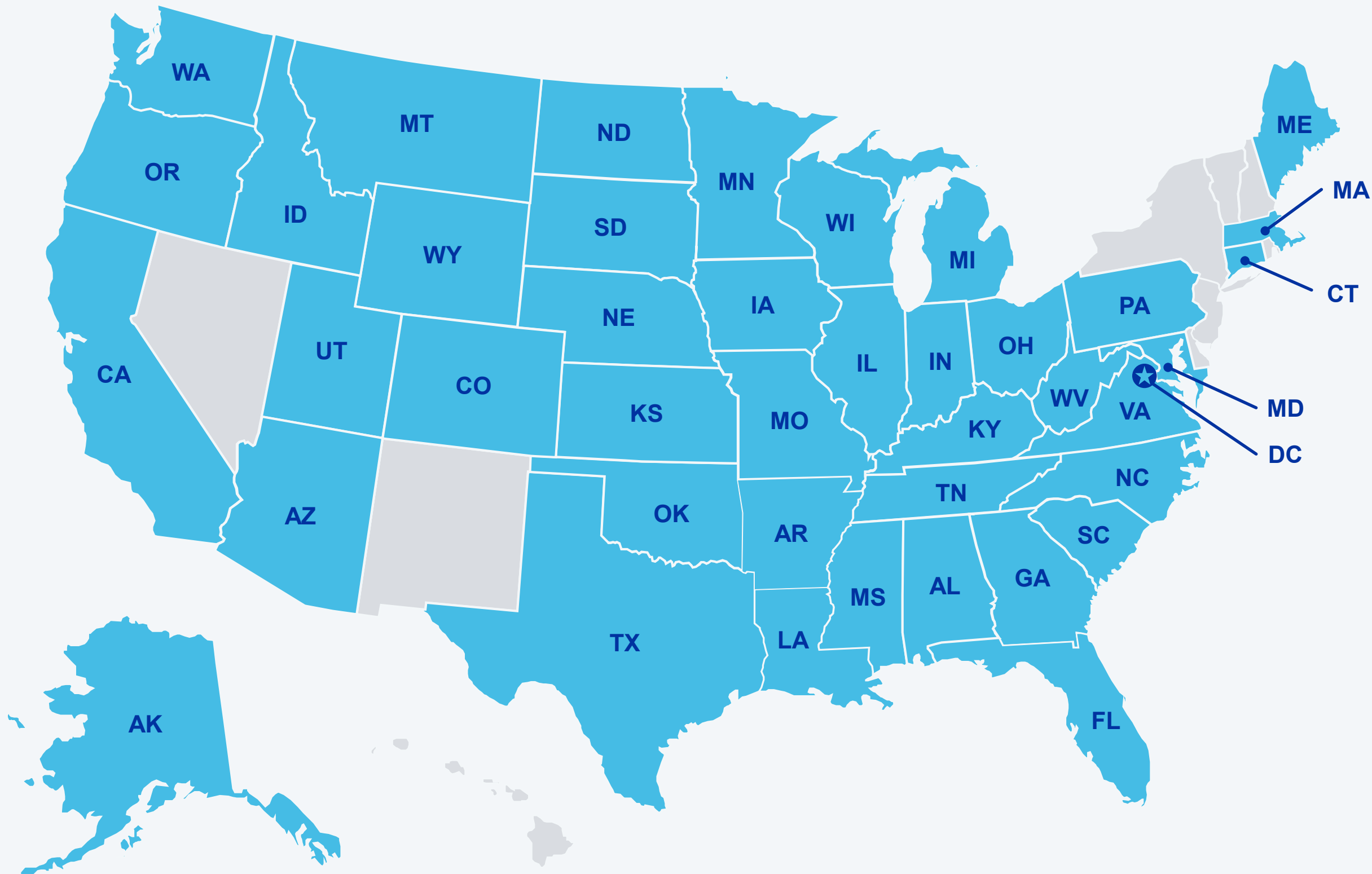
- Younger than age 95
- Dependent children up to age 25 on parents' plans

Child-only applications

- Up to 25 years of age



State availability



Note: Network Savings Card is **NOT** available in UT and WA.



Limitations & exclusions



Some limitations and exclusions include:¹⁶

- Any procedure or treatment not shown on the list of covered services
- Procedures before plan effective date, after termination date, or in excess of maximum calendar-year benefit
- Procedures performed by anyone other than a dentist or dental hygienist
- Experimental or investigative services
- Preventive services performed within 150 days of previously submitted preventive services
- Services performed outside of United States, its territories, and Canada

¹⁶This is **NOT** a comprehensive list of exclusions. Please refer to the product brochure for a more comprehensive list. Always refer to the policy contract for a complete listing.



Enrollment & payment



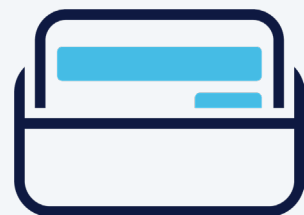
Enrollment

Any date between the 1st and the 31st
Can be as soon as the next day



Initial payment

Any date between time of application and before effective date



Recurring payment

Can occur between the 1st and 28th of the month



Form of payment

EFT
Visa, MasterCard, or Discover



Resources

Agents
Members



Resources



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Access using following link:

- MyAllstateHealthSolutions.com

Members sign in to:

- View policy documents
- Check current and past payments
- Check current payment method
- Download temporary ID cards



Recap Dental Indemnity



3 benefit levels



Child only and family plans available



Fixed benefit amount per covered service



Network savings card available - with vision care discounts



Benefits available for major services with the Plus Plan level



Available in most states

Why Allstate Health Solutions?



- Roots back to 1939
- Given an A+ rating by AM Best
- Specialist in both Short Term Medical and supplemental insurance plans



Questions?

Email:

NGAHTraining@NGIC.com

