

# Group Dental Insurance

**The RepCare Group Dental Insurance Plan is the benefit that every employee would like to have and the benefit that can make your firm stand out from the rest. It is another way to strengthen the ties between you and your employees. Talented people are the backbone of every successful company, so anything you can do to get and keep the real performers is a plus.**

**RepCare makes it simple and economical for you to offer this solid program to your employees, your performers. RepCare operates from a not-for-profit base so that you and your firm get the best value for your insurance dollar. This Group Dental Insurance Plan is one of many plans that RepCare offers so that you can show your employees your degree of commitment to the success of your business. RepCare is committed to giving you and your employees the best service available anywhere.**

## **REPCARE**

444 North Michigan Avenue, Suite 1960  
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## **PLAN DESCRIPTION**

The RepCare Group Dental Insurance Plan is designed specifically to meet the needs of members and their employees and families. By encouraging preventive dental care habits, this plan reduces the cost of other dental services. So everyone saves. Single coverage, single plus one and family coverage are available.

The insurance is provided through a group contract with one of the country's leading insurers, Unicare Life and Health Insurance Company.

We offer one program for Group Dental Insurance. It provides four categories of coverage, with benefits differing according to the type of treatment.

## **BENEFITS**

The RepCare Group Dental Insurance Plan covers preventive dental care on a "first dollar" basis at 100 percent. All other eligible expenses are subject to a deductible of \$50 per person per year. With family coverage, no more than three deductibles need to be satisfied in one calendar year, for a maximum of \$150. You must be enrolled in the plan for 90 days before any non-emergency services are covered.

Class I dental services (Preventive) are paid at 100 percent of eligible expenses, and the deductible does not apply. Class I includes cleaning, diagnostic and preventive services, such as initial examinations, x-rays and fluoride treatments for children.

Class II dental services (Basic) are

covered at 85 percent. Class II benefits include services to restore damaged teeth, endodontics, periodontics and oral surgery, including items such as amalgam fillings, root canal therapy, extractions and anesthesia.

Class II services (Major), which include major restoration work such as gold inlays and crowns, and installation of prosthodontics (dentures and bridges) are covered at 50 percent.

Class IV (Orthodontia) services are covered at 60 percent.

For class I, II and III service, the plan will pay up to \$1,500 total per person per year. There is a lifetime maximum of \$1,000 total per person for Class IV (Orthodontia) services.

Complete information on benefits and eligible expenses is included in the certificate each participating employee receives.

Benefits under the Group Dental Insurance Plan are subject to, but not limited to, coordination of benefits with other overlapping group plans, and "reasonable and customary" guidelines.

A "pre-treatment review" for services exceeding \$200 is recommended.

## Group Dental Insurance (Continued)

### ELIGIBILITY

All full-time salaried employees of member firms are eligible for RepCare Group Dental Insurance. A member firm may enroll on the first day of the month following one month of active membership.

A member firm with three or fewer full-time employees must enroll all employees and must maintain 100 percent participation.

A member firm with four or more

full-time employees must enroll 75 percent of its employees and maintain that level of participation. New employees will be enrolled on the 31st day of full-time employment provided the enrollment card is received within the first 30 days. If the enrollment card is received within the next 30 days, the insurance will become effective on the day the enrollment

card is received at our office. Otherwise evidence of good dental health will be required and benefits will be reduced.

### HOW TO APPLY

Enroll your firm in the RepCare Group Dental Insurance Plan TODAY!

It's simple and easy. Just mail, phone or fax your firm's census information to the RepCare office, and we'll quickly put a concise quotation into your hands.

For more information about the Group Dental Insurance Plan or any of the Group Insurance Plans we offer, contact RepCare.

*You must be enrolled in the plan for 90 days before any non-emergency services are covered.*

### Dental Expense Benefits Summary

### Reasonable and Customary Charges

Deductible Amount — \$50 per person

#### *Preventive Class I Services*

Plan pays 100%. No deductible.

Diagnostic:  
Oral Exams  
Radiographs  
Tests and lab exams  
Emergency treatment  
Preventive:  
Prophylaxis  
Fluoride  
Space maintainers

#### *Basic Class II Services*

Plan pays 85%. Deductible applies.

Anesthesia  
Restorative (Basic):  
Amalgam  
Silicate  
Acrylic  
Endodontics  
Periodontics:  
Maintenance  
Oral surgery

15% paid by participant

#### *Major Class III Services*

Plan pays 50%. Deductible applies.

Restorative (Major):  
Gold foil  
Gold inlays  
Porcelain  
Crowns  
Prosthodontics:  
Installation of dentures and bridges

50% paid by participant

#### *Orthodontia Class IV*

Plan pays 60%.

Braces:  
Retainers  
Adjustments of appliances

40% paid by participant

Calendar year maximum amount — \$1,500 total per person

Lifetime maximum amount  
\$1,000 per person

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