Local Dental Benefits Solutions

Writing Individual and Group Dental Plans Through Dental Health Services

Friday, November 22, 2013

Presented for:

PROVIDENCE Health Plan
About Dental Health Services

• Founded in 1974 by Dr. Godfrey Pernell
• Established as one of the first dental benefit companies to specialize in prepaid dental plans
• Committed to oral health, wellness and prevention
• Works with select network of Quality Assured dentists, ensuring high standards for service and care
• Local, independently-operated
• Only employee-owned prepaid dental plan in the country
• Plans are certified by Cover Oregon
• 97% Group Retention Rate
**Benefits of Prepaid Dental**

- **Simple, Clear and Easy-to-understand**
  - Dental plans offer predictable, copayments for dental services and treatment = hassle-free coverage with no surprises for your clients and their members.

- **Value-driven and Affordable**
  - Plans are carefully balanced to provide maximum savings to members through negotiated fixed copayments and alternative compensation structures.
Benefits of Prepaid Dental

- Easy appointment scheduling
- No pre-existing condition exclusions
- No annual maximums
- No waiting periods
- No deductibles
- More than 300 general dental procedures are covered, from exams to x-rays, cleanings, crowns, dentures, extractions, amalgam & composite restorations, sealants, and bridges.
Benefits of Prepaid Dental

• **Personalized, Local Service**
  • Employee-owners who work and live in our communities
  • Proactively seeks opportunities for its specialized staff to personally be in front of groups and members

• **Commitment to Oral Care and Prevention**
  • Strong advocate for overall oral health and prevention
  • 360-degree approach focused on making preventive oral health measures part of members’ daily lives (member education, outreach initiatives)
Your Quality Assurance℠ Guarantee

The Dental Health Services
Network of Participating Dentists
Our Quality Assured SM Dental Network
The Quality Assurance™ Guarantee

- Quality Assured Dental Network
  - Excellence in plan member care is the top priority at Dental Health Services.
  - All prepaid dental plan options feature access to an extensive network of participating dentists.
  - Dentists must meet our rigorous initial and ongoing 107-point Quality Assurance™ standards.
The Quality Assurance℠ Guarantee

• **Selecting Great Dentists**
  • Begins with selection of local, independently-owned participating dental offices.
  • All dentists undergo a careful and highly selective screening and credentialing process with more than 107 meticulous standards for service and care.
The Quality Assurance℠ Guarantee

- **Maintaining High Standards**
  - A panel of Quality Assurance℠ professionals conduct regular monitoring, reviews and audits.
  - Extensive checklist helps to make sure plan members receive the best and safest care possible.
  - A special peer review committee meets regularly to examine Dental Health Services’ Quality Assurance℠ policies.
  - Dentists who do not adhere to these standards are removed from our Quality Assurance network.
The Quality Assurance™ Guarantee

• **Setting the Benchmark**
  
  • Some of the 107 meticulous standards participating dentists are required to maintain include:

  • Emergency coverage, 24 hours a day
  • Cleanliness and appearance of office
  • Clearly stated patient charges
  • Complete sterilization procedures
  • Accuracy of diagnosis
  • Detailed charting

  • Complete record-keeping
  • X-ray quality
  • Emergency equipment
  • Appropriate and complete treatment plans
  • Continuing staff education
The Quality Assurance™ Guarantee

- **The Prepaid Network Advantage**
  - Prepaid plans are designed to remove the incentive for dentists to over treat by using a different reimbursement structure.
  - Through a combination of guaranteed monthly capitation payments, selected supplemental payments and reasonable patient copayments, dentists are rewarded for bringing patients to a state of optimum oral health and then maintaining this state.
Group and Individual Dental Plans
# Dental Health Services Group Plans

<table>
<thead>
<tr>
<th>SuperChoice</th>
<th>SuperChoice Plus</th>
<th>SuperChoice Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low pediatric benefit - $1,000 pediatric allowed out of pocket max; low adult benefit</td>
<td>High pediatric benefit - $1,000 pediatric maximum out of pocket; high adult benefit</td>
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<table>
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<td>$58.65</td>
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<td>$83.70</td>
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<tr>
<th>Member Copayment</th>
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**Please Note:** All Oregon plans are Exchange Certified and satisfy the Essential Pediatric Dental Benefit. A minimum of 2 employees is needed to qualify for group coverage.
## Dental Health Services Individual Plans

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Becoming Contracted with Us
Contracting with Dental Health Services

- Agents who wish to contract with us can request contracting paperwork by emailing or-broker-web@dentalhealthservices.com
- Complete contracting paperwork includes the following items: Producer Agreement, Business Associate Agreement, W-9 tax form, and a current copy of agent license.
- Dental Health Services will email the agent their assigned writing number and a custom weblink where agents can refer clients enrolling online. Members who enroll through the weblink are automatically assigned to the agent.
Requesting Quotes for Groups

Dental Health Services
Requesting Quotes for Groups

• Email your requests for group quotes to:
  or-broker-web@dentalhealthservices.com

• Quotes are provided within 48 hours.

• Please provide the following information with your request:
  • Name of company/organization
  • Estimated number of participating employees
  • Sponsorship level (percentage of premium paid by employer)
  • Previous benefit information and rates if available
  • Requested effective date (always the first of the month)
Welcome Providence Members

Dental Health Services provides high quality, affordable dental plans. With no deductibles and no annual benefit maximums, the SmartSmile and SuperChoice plans can save up to 100% on your general dental procedures. All SmartSmile® and SuperChoice® plans in your state are certified by Cover Oregon and cover all of the mandated Essential Health Benefits. Your dental plan also provides you access to a network of participating local dentists, all of whom must meet our rigorous initial and ongoing Quality Assurance® Standards.

With your Dental Health Services dental plan, you enjoy:
- Free Cleanings, X-rays and X-Rays
- Free Fillings
- Low Copayments for Other Procedures
- No Deductibles or Waiting Periods
- No Pre-Existing Condition Exclusions

Participating dentists throughout the state of Oregon are ready to assist you. Use our Dentist Search tool to select the best dentist for you in your area.

If you wish to access your online account, click here.

If you are interested in our Individual Plans, visit our SmartSmile® Page
If you are interested in our Group Plans, visit our SuperChoice® Plans

Dentist Search
Quickly find a dentist in your area.

Individual SmartSmile®
Affordable, flexible, individual dental coverage.

From their own mouth.
"I am so pleased to have heard of you and to have become a member!" - Winner, OR

Read more testimonials

Landing page: www.dentalheathservices.com/PROVIDENCE
SuperChoice™ Dental Plans

Quality, affordable dental coverage for groups

Dental Health Services offers comprehensive dental coverage at an affordable price. This is the place to learn all about our excellent SuperChoice™ dental plans.

Enjoy savings of up to 100 percent on more than 300 general dental procedures. SuperChoice™ dental plans by Dental Health Services have no deductibles, no waiting periods, no annual maximums, and no preexisting condition exclusions.

Scroll down and select a category to learn more.

To enroll, complete our Group Proposal Request Form.

What does SuperChoice™ feature?

- Affordable rates and copayments
- Qualified Dental Plans covering all mandated Essential Health Benefits
- No waiting periods to satisfy
- No annual maximum
- No claim forms to fill out
- Coverage on more than 300 procedures
- No enrollment restrictions

How does SuperChoice™ work?

What is a copayment?

How do I receive dental care?

When does my coverage become effective?

How much does it cost?

How much do I save?
SmartSmile<sup>sm</sup> Dental Plans

Quality, affordable dental coverage for individuals

Dental Health Services offers comprehensive dental coverage at an affordable price. This is the place to learn all about our excellent SmartSmile<sup>sm</sup> dental plans.

Enjoy savings of up to 100 percent on more than 300 general dental procedures. SmartSmile<sup>sm</sup> dental plans by Dental Health Services have no deductibles, no waiting periods, no annual maximums, and no preexisting condition exclusions.

Scroll down and select a category to learn more.

**What does SmartSmile<sup>sm</sup> feature?**

- No waiting periods to satisfy
- No annual maximum
- No claim forms to fill out
- Coverage on more than 300 procedures
- No enrollment restrictions
- No pre-authorization for services rendered at your participating general dentist
- No pre-existing condition exclusions

**How does SmartSmile<sup>sm</sup> work?**

**What is a copayment?**

**How do I receive dental care?**

**When does my coverage become effective?**

**How much does it cost?**

**How much do I save?**

**How do I pay?**

**Dentist Search**

Quickly find a dentist in your area.

Search now »

**Individual SmartSmile<sup>sm</sup>**

Affordable, flexible, individual dental coverage.

Enroll online today »

**From their own mouth.**

"I really like my dentist and I feel your people are doing a fine job of taking care of my needs!"

- Rodney Young - Member

Read more testimonials »
**Online Enrollment**

Please select your state and preferred dental plan.

**State**
- OR

**Plan**
- SmartSmile

**Continue**

Effective December 31, 2013, current Oregon SmartSmile and Super SmartSmile plans will be cancelled. These plans will be replaced with three new options effective January 1, 2014.

**Dentist Search**

Quickly find a dentist in your area. [Search now »](#)

**Individual SmartSmile℠**

Affordable, flexible, individual dental coverage.

[Enroll online today »](#)

**From their own mouth.**

"I really like my dentist and I feel your people are doing a fine job of taking care of my needs."

- Rodney Young - Member

[Read more testimonials »](#)
Subscriber information

*First name
Middle initial
*Last name
*Address
*City
*State
*Zip code
E-mail address
Dentist #

*Home phone
Work/mobile phone
Social Security # (not required)
*Birthdate
*Race/Ethnicity
*Preferred Spoken Language
*Preferred Written Language

*Sex
- Male
- Female

*Marital status
- Single
- Married

Enroll online today »
## Online Enrollment

### Premium information

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Monthly</th>
<th>Annually</th>
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</thead>
<tbody>
<tr>
<td>Adult (Primary Subscriber/Spouse)</td>
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<tr>
<td>Dependent (non-pediatric age)</td>
<td>$14.25</td>
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<td>Child (18 and under)</td>
<td>$27.50</td>
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Based on the information you have entered, your premium will be:
- Subscriber: $16.75 (Monthly) or $201.00 (Annually)

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### Dentist Search

Quickly find a dentist in your area.

[Search now »](#)

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### Individual SmartSmile™

Affordable, flexible, individual dental coverage.

[Enroll online today »](#)
Questions?

*We will be providing you with an introductory kit for your reference in the following weeks.*
Dental Health Services

A Great Reason to Smile℠

205 SE Spokane St., Suite 334
Portland, Oregon 97202
P: 503-281-1771  |  F: 503-238-7500
www.dentalhealthservices.com