

Dental

Coverage Description	<p>Dental coverage is available to employer groups of two-plus lives. Both employer-paid and voluntary coverage is available.</p> <p>Coverage is also available on an individual basis.</p>
Plan Benefits	<p>Employer group coverage is available under a PPO, on an indemnity basis, fee schedule or any combination thereof.</p> <p>Individual coverage is available on an indemnity basis and provides good value benefits not readily available to individuals.</p> <p>Custom plan designs are available for groups of 100-plus lives.</p> <p>Typical plan designs available:</p> <ul style="list-style-type: none"> • 100% of preventive services. • 80% of basic care. • 50% of major services. • Optional Orthodontia coverage. • Plan maximums ranging from \$750 to \$1,500. <p>Deductibles and waiting periods apply.</p>
Eligibility	<p>Employer groups: All active employees and their dependents.</p> <p>Individual: Those up to the age of 65 and their dependents.</p>
Underwriting	<p>Underwriting criteria is based on group size, prior dental experience and industry factors.</p>

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