### SDC Northern Ohio SOCA Group Plans

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Plan B</th>
<th>Plan C</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Services:</strong> oral exams and fluoride treatments (covered in full, in network for children under age 10), x-rays, cleanings, emergency treatment, sealants, space maintainers</td>
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<tr>
<td><strong>Basic Services:</strong> fillings, root canal therapy, oral surgery, extractions, repairs &amp; recementation</td>
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<td><strong>Basic Services:</strong> crowns, onlays, bridges, root canal therapy, dentures, surgical periodontal treatments</td>
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<td><strong>Major Services:</strong> crowns, onlays, bridges, root canal therapy, dentures, surgical periodontal treatments</td>
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<td><strong>Medically Necessary Orthodontia:</strong> orthodontic treatments must be approved as medically necessary and a 24 month waiting period must be satisfied before any coverage will be considered.</td>
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**To review the complete List of Covered Services, refer to the SDC-Kids Evidence of Coverage.**

### SDC – Northern Ohio SOCA Group Plans with SDC-Kids Plans

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<tr>
<th>Plan</th>
<th>Base Rates with SDC-Kids Low Plan #KL102</th>
<th>Base Rates with SDC-Kids High Plan #KH102</th>
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<td><strong>SDC Group Underwriting Guidelines</strong></td>
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<td><strong>Employer Contribution:</strong> N/A</td>
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<td><strong>Network:</strong> The Open Access plans offer the same level of coverage whether seeking care in or out of network; however, enrolled members seeking treatment from a non-participating dentist may be responsible for any amount over their coinsurance and SDC’s reimbursement, otherwise known as the balance bill. Payments for out of network services will be directed to the enrolled member.</td>
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<td><strong>SOCA Criteria:</strong> To receive the SOCA discount, confirmation of a current SOCA membership must be submitted to SDC with the completed group application. Sole proprietors with a confirmed SOCA membership are eligible and expected to pay quarterly in advance; please refer to SDC’s master group contract for full payment terms.</td>
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<td><strong>Group Eligibility:</strong> Determined at the time of renewal.</td>
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**ADDITIONAL RATING OPTIONS**

- Add a Deductible* of $25/$75: Base rates less 2%
- Add a Deductible* of $50/$100: Base rates less 3%
- Add a Deductible* of $50/$150: Base rates less 5%
- Reduce the Contract Max to $750: Base rates less 5% (for plans B & C)
- Increase the Contract Max to $1,000: Base rates plus 5% (for plan A)
- Add an Orthodontic Benefit** of 50%/$750 (minimum 10 enrolled employees); Base rates plus 7.5% to the EE+1 and Family rates
- Add an Orthodontic Benefit** of 50%/$1,000 (minimum 10 enrolled employees); Base rates plus 10% to the EE+1 and Family rates
- **To Move Endo to Major:** Base rates less 4% (for plans A & B)
- **To Move Perio to Major:** Base rates less 3% (for plans A & B)
- **To Add a $10 Copay:** Base rates less 2%
- **Deductibles only apply to the Basic and Major categories and follow the contract period.**

**Children in current Orthodontia treatment will continue with the SDC Group Orthodontia coverage rather than following the SDC-Kids plan/ACA Compliant Coverage which includes a 24 month waiting period for medically necessary Orthodontia treatment.**

**The SDC-Kids plans are federally certified stand-alone dental plans that contain all of the Patient Protection and Affordable Care Act (ACA) required pediatric oral essential health benefits. These plans are available for children under age 19. Groups domiciled in Ohio with 50 or less employees may select one of the SDC-Kids plans as an add-on to an SDC group/adult stand-alone dental plan. Adding an SDC-Kids plan to an SDC group/adult plan will assure groups with 50 or less employees meet the ACA requirements for pediatric oral essential health benefits. SDC-Kids plans are also available as a stand-alone product (see SDC-Kids Plan Benefit Outline).**

Rates are guaranteed for twelve months when implemented by December 31, 2015. Superior Dental Care (SDC) will honor these rates as written and submitted by SDC. Any changes to this rate sheet— including additions, omissions, and errors in transfer of data – not made by SDC, made after the rates were submitted by SDC or that differ from the original copy retained by SDC will not be honored. These rates include all applicable ACA taxes and fees.

**NO WAITING PERIODS · NO MISSING TOOTH CLAUSES · NO BALANCE BILLING (In Network) · NO CLAIM FORMS (In Network)**
ADDITIONAL BENEFITS
SDC is pleased to offer two value-added benefits to enrolled members at no additional charge:

EyeMed Access Plan D is a discount plan providing reduced fees for exams, frames, lenses, and contact lenses. This program is offered to all SDC plan members. You and your family members will automatically receive discounts toward these services through LensCrafters, Sears, Target, JCPenney, Pearle Vision Centers, and Optique locations worldwide, as well as at participating providers. All discounts are provided at the point-of-service and the frequency is unlimited. See the chart below for discount levels. To find a participating provider near you, please call toll-free 1-877-723-0513 or visit www.eyemedvisioncare.com.

Vision Care Services | Member Cost
--- | ---
Exam with Dilation as Necessary | $5 off routine exam
Frames | $10 off contact lens exam
**Standard Plastic Lenses** | 35% off retail price
  - Single Vision
  - Bifocal
  - Trifocal
**Lens Options**
  - Tint (Solid and Gradient)
  - Standard Scratch Resistance
  - UV Coating
  - Standard Polycarbonate
  - Standard Anti Reflective Coating
  - Standard Progressive (add-on to Bifocal)
  - Other Add-Ons and Services
**Contact Lenses (materials only)**
  - Conventional
  - LASIK or PRK Vision Correction
**Frequency**
  - Examination
  - Frames
  - Lenses or contact lenses

EyeMed Access Plan D also provides a 15% savings off the retail price of Lasik and PRK procedures at all U.S. Laser Network Centers. Members must first call 1-877-5LASER6 for the nearest facility and to receive authorization for the discount.

Learn More About SDC
SDC’s network consists of over 9,000 network access points throughout Ohio, Kentucky, Indiana and beyond. While our Open Access plans feature the same level of benefits in or out of network, we encourage members to seek care from a participating dentist, which offers protection from balance billing.

SDC’s website, www.superiordental.com, offers helpful information for employers, dentists, members, brokers, and consultants. Our website includes a convenient Find-A-Dentist tool, dental health tips, and contact information. You’ll also find our online account access system, Superior Direct Connect, which gives employers, members, brokers, and dentists access to their account to view claims, rosters, request important forms, and more. Superior Direct Connect is accessible directly from our homepage—just look for the red “Get Connected” button!

ADDITIONAL BENEFITS (continued)

SMILE RIDER Cosmetic Discount Program
Superior Dental Care’s SMILE RIDER is a supplemental cosmetic rider included in all plans at no additional cost. This cosmetic rider provides a 15% discount for elective cosmetic services such as teeth whitening, veneers, bonding, and porcelain facings.

To find a participating SMILE RIDER dentist, visit the Find-A-Dentist search tool on our website at: www.superiordental.com or review our printed directory.

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