

SUPERIOR DENTAL CARE SOCA NORTHERN OHIO 2015 OPEN ACCESS DENTAL PLANS

Offered to Groups with 50 or less Eligible Employees and Sole Proprietors

SDC Northern Ohio SOCA Group Plans <i>(adults and children 19 and older)</i>				SDC-Kids Plans <i>(children under age 19)</i>			
In Network		Out of Network		In Network		Out of Network	
Plan A	100%	100%	Preventive	SDC-Kids Low Plan #KL102	90%	70%	Preventive
	50%	50%	Basic		70%	50%	Basic
	30%	30%	Major		50%	30%	Major
	\$750	\$750	Contract Maximum (per member, per contract period) No Deductible		\$350/\$700	N/A	Orthodontia (medically necessary) Out of Pocket Maximum (child/2 or more children) Deductible
Plan B	100%	100%	Preventive	SDC-Kids High Plan #KH102	100%	90%	Preventive
	50%	50%	Basic		70%	60%	Basic
	50%	50%	Major		50%	40%	Major
	\$1,000	\$1,000	Contract Maximum (per member, per contract period) No Deductible		\$350/\$700	N/A	Orthodontia (medically necessary) Out of Pocket Maximum (child/2 or more children) Deductible
Plan C	100%	100%	Preventive	SDC-KIDS PLAN - COVERED SERVICES Preventive Services: oral exams and fluoride treatments (covered in full, in network for children under age 10), x-rays, cleanings, emergency treatment, sealants, space maintainers Basic Services: fillings, oral surgery, extractions, repairs & recementation Major Services: crowns, onlays, bridges, root canal therapy, dentures, surgical periodontal treatments Medically Necessary Orthodontia: orthodontic treatments must be approved as medically necessary and a 24 month waiting period must be satisfied before any coverage will be considered. <i>To review the complete List of Covered Services, refer to the SDC-Kids Evidence of Coverage.</i>			
	80%	80%	Basic				
	50%	50%	Major				
	\$1,000	\$1,000	Contract Maximum (per member, per contract period) No Deductible				
SDC GROUP PLAN - COVERED SERVICES Preventive Services: oral exams, x-rays, cleanings, fluoride treatments for children, emergency treatment Basic Services: fillings, root canal therapy, oral surgery, extractions, repairs & recementation Major Services: crowns, onlays, bridges, dentures, sealants for children, periodontal treatment <i>To review the complete List of Covered Services, refer to SDC's Evidence of Coverage.</i>							

SDC GROUP UNDERWRITING GUIDELINES

Employer Contribution: N/A

Participation Requirement: Minimum of 2 enrolled employees; minimum of 10 enrolled employees for orthodontia options.

Service Area Coverage: SDC is currently licensed in the states of Ohio, Kentucky, and Indiana. These states represent SDC's service area.

Network: 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.

SOCA Criteria: 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.

Group Eligibility: Determined at the time of renewal.

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 & C)
- **To Move Perio to Basic:** Base rates plus 2% (for plans A & C)
- **To Add a \$10 Copay:** Base rates less 5%

*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.

ee = employee only | ee+1 = employee plus 1 dependent (spouse/child)
family = employee plus 2 or more dependents

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 CLAUSE
NO BALANCE BILLING (In Network) • NO CLAIM FORMS (In Network)**

RATES	SDC – Northern Ohio SOCA Group Plans		SDC – Northern Ohio SOCA Group with SDC-Kids Low Plan #KL102 <i>(ACA Compliant Plans)</i>		SDC – Northern Ohio SOCA Group with SDC-Kids High Plan #KH102 <i>(ACA Compliant Plans)</i>	
	Base Rates 2-Tier	Base Rates 3-Tier	Base Rates with Kids - Low 2-Tier	Base Rates with Kids - Low 3-Tier	Base Rates with Kids - High 2-Tier	Base Rates with Kids - High 3-Tier
Plan A	\$23.62/ee \$67.00/family	\$23.62/ee \$49.60/ee+1 \$76.49/family	\$27.08/ee \$76.81/family	\$27.08/ee \$56.86/ee+1 \$87.69/family	\$27.97/ee \$79.34/family	\$27.97/ee \$58.73/ee+1 \$90.58/family
Plan B	\$28.83/ee \$81.29/family	\$28.83/ee \$60.55/ee+1 \$89.93/family	\$32.36/ee \$91.25/family	\$32.36/ee \$67.97/ee+1 \$100.64/family	\$33.27/ee \$93.81/family	\$33.27/ee \$69.88/ee+1 \$103.78/family
Plan C	\$33.45/ee \$94.10/family	\$33.45/ee \$70.25/ee+1 \$104.04/family	\$36.84/ee \$103.63/family	\$36.84/ee \$77.37/ee+1 \$114.59/family	\$37.74/ee \$106.15/family	\$37.74/ee \$79.25/ee+1 \$117.38/family

SOCA OPEN ACCESS PLANS

Superior Dental Care (SDC) offers these specially rated plans to members of participating Southern Ohio Chamber Alliance (SOCA) Chambers of Commerce. These plans are available to groups with 50 or less eligible employees as well as sole proprietors domiciled within the areas identified in red on the map on the front of this brochure.

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

SDC is pleased to offer two value-added benefits to enrolled members at no additional charge:



Access Plan D

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.**

ADDITIONAL BENEFITS *(continued)*

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.**

Vision Care Services	Member Cost
Exam with Dilation as Necessary	\$5 off routine exam \$10 off contact lens exam 35% off retail price
Frames	
Standard Plastic Lenses	
Single Vision	\$50
Bifocal	\$70
Trifocal	\$105
Lens Options	
Tint (<i>Solid and Gradient</i>)	\$15
Standard Scratch Resistance	\$15
UV Coating	\$15
Standard Polycarbonate	\$40
Standard Anti Reflective Coating	\$45
Standard Progressive (<i>add-on to Bifocal</i>)	\$65
Other Add-Ons and Services	20% off retail price
Contact Lenses (<i>materials only</i>)	
Conventional	15% off retail price
LASIK or PRK Vision Correction	15% off retail price or 5% off promotional price
Frequency	
Examination	Unlimited
Frames	Unlimited
Lenses or contact lenses	Unlimited

SMILERIDER Cosmetic Discount Program

Superior Dental Care's **SMILERIDER** 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 **SMILERIDER** dentist, visit the Find-A-Dentist search tool on our website at: www.superiordental.com or review our printed directory.



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LEADING THE WAY IN DENTAL BENEFITS

2015 SOCA
 NORTHERN OHIO
 OPEN ACCESS PLANS

