

dental by design

A COMPLETE DENTAL INSURANCE PORTFOLIO

FROM COMPANION LIFE.



dental by design

Considering dental insurance for groups with 10 or more employees?

What features and benefits are important to you?

flexible options.

versatile plan designs.

reasonable premiums.

Have it all with Companion Life!

Companion Life recognizes that dental insurance needs can vary by group, industry and region. Employers are looking for benefit programs that are unique and flexible. We took a close look at these dental insurance needs and went “to the drawing board” to create exceptional and practical Group Dental Insurance plans for employer groups of 10 or more.

You asked for affordable, progressive dental insurance solutions. We listened. Your objectives and your needs are our inspiration. **Dental by Design**SM plans are developed with maximum flexibility in mind — for you and your employee groups!

TAILOR OUR PLAN TO YOUR NEEDS

Realize the power of distinct design with unique and exceptional plan flexibility from Companion Life.

We’re *confident* that you’ll find a plan that suits your needs! How can we be so sure? You may customize any of our standard **Dental by Design** benefit plans — Dental Essentials, Dental Choice or Dental Select — to include the options that are just right for your group.

A wide choice of options is available to modify these program features. Options like **deductible, number of deductibles per family, incentive plan, waiting periods, contract year maximum, increasing maximum, orthodontia benefits (adult available), exams and X-rays, frequency of cleanings, rate structure (standard is four), and retiree dental benefits.**

Custom programs from Companion Life ... it’s easy to create a unique plan with the Companion Life **Dental by Design** portfolio. Select the benefit design that works for you, then choose your option(s) on our convenient Request for Proposal (RFP) form.

Your group has selected the Dental Choice plan, but would prefer to have cleanings covered only once a year with coinsurance options of 80/80/50. Simply check the appropriate benefit options on your RFP form. Our Underwriting staff will provide a proposal for your custom-made Dental by Design plan.

EXAMPLE



INNOVATIVE DENTAL INSURANCE SOLUTIONS

Take a look at our plans! First select the standard benefit plan that best meets your needs. Dental Essentials, Dental Choice and Dental Select provide a choice of effective benefit solutions to fit any budget.

STANDARD BENEFIT DESIGNS

SERVICES	DENTAL ESSENTIALS	DENTAL CHOICE	DENTAL SELECT
Program Deductible			
Per Individual	\$100 Lifetime	\$100 Lifetime	\$100 Lifetime
Family Limit	No Limit	No Limit	No Limit
Waived for Type I Services?	No	No	No
Type I	100%	100%	100%
Preventive Services	oral exams, cleanings (two per 12 months), bitewing X-rays (one per 12 months)	oral exams, cleanings (two per 12 months), bitewing X-rays (one per 12 months), space maintainers, pain treatment, sealants	oral exams, cleanings (two per 12 months), bitewing, X-rays (one per 12 months), space maintainers, pain treatment, sealants, full mouth X-rays
Type II	80%	80%	80%
Basic Services	space maintainers, fillings, pain treatment, sealants, full mouth X-rays	full mouth X-rays, fillings, simple extractions, endodontics	fillings, anesthesia, endodontics, simple and surgical extractions, oral surgery, periodontics
Benefit Waiting Period	None	None	None
Type III	50%	50%	50%
Major Services	anesthesia, endodontics, simple and surgical extractions, oral surgery, periodontics, crowns, inlays onlays, dentures, bridges, implants	anesthesia, surgical extractions, oral surgery, periodontics, crowns, inlays onlays, dentures, bridges, implants	crowns, inlays, onlays, dentures, bridges, implants
Benefit Waiting Period	12 months	12 months	12 months
Contract Year Maximum	\$1,000	\$1,200	\$1,500
Type IV Orthodontia (Optional)	50%	50%	50%
Lifetime Maximum	\$1,000	\$1,000	\$1,000
Deductible	None	None	None
Benefit Waiting Period	12 months	12 months	12 months

Payment is based upon allowable charges in the area in which the service is rendered.

Companion Life Insurance Company has specialized in group benefits for more than 30 years. We have earned A.M. Best's rating of A+ (Superior) due to our fiscal strength, investment practices and sound operational and management structure. At Companion Life we are committed to financial strength, effective corporate management and the highest level of service and responsiveness to our clients and sales associates.

COMPANION LIFE

**Here's what you need
for a Companion Life
Dental by Design proposal:**

Group Name
State and ZIP Code
Nature of Business or SIC Code
Proposed Effective Date
Current and Renewal Rates for
Inforce Dental Coverage (if any)
Selected Benefit Design
Dental Essentials,
Dental Choice or
Dental Select
Benefit Options Requested (if any)
for a Custom-Designed Plan
Premium and Claim Experience for
Employer Groups of 100 or More

Or, you can complete the convenient Companion Life Request for Proposal (RFP) form, which details the available options.

**Companion Life's Dental
Insurance Portfolio also includes:**

Dental "Cents" for groups
of 2-9 employees
Voluntary dental plans for groups
with as few as three employees

**For more information
or a proposal please contact:**

Companion Life
Insurance Company
P.O. Box 100102
Columbia, SC 29202-3102

www.CompanionLife.com

Or call Group Marketing
at 800-753-0404
800-836-5433 (Fax)

FREEDOM OF CHOICE

What does freedom of choice mean to you? You can use your own dentist! There are no network restrictions of any kind with Companion Life Dental Insurance plans.

What are the advantages of having a dental program? An enhanced employee benefit program; Improved employee health and attendance; A boost in employee morale; A competitive edge when recruiting and retaining talented employees. Furthermore, the Surgeon General's 2002 report on *Our Health for America* notes that cost is the major impediment to obtaining adequate dental care. Fifty-six percent of employees without dental insurance rank it, after medical coverage, as the most-desired employee benefit.

What are the employer contribution and employee participation requirements? For employer contribution plans, a minimum of 25 percent employer contribution and 50 percent employee participation is required. There is no dependent participation requirement. For 100 percent employee paid plans, either 20 percent employee participation or three employees must participate, whichever is greater.

Can I use my own dentist? Yes! With *all* Companion Life dental plans you have freedom of choice to visit any dentist.

How can I, or my dentist, check my claim's status? Use our secure online tool, My Insurance CompanionSM! Go to www.CompanionLife.com and click on Members from the home page. Dentists can click on Providers. Check claim status, request an ID card, ask Customer Service, and more! Or, use our voice activated response system. These services are available seven days a week. Or, simply call 1-800-765-9603.

How are claims filed? Your dentist's office can file your claim for you. Companion Life will accept your dentist's claim form by mail or fax. Your dentist can file claims online at www.CompanionLife.com with My Insurance Companion.

TAKEOVER BENEFITS

Takeover means that we give employees credit for waiting periods they have accumulated for similar coverages under your current group dental plan.

Standard Takeover – An employee's waiting period will be reduced by the amount of time her or she was insured under your prior group dental plan. The prior dental plan must have been in effect continuously for at least 12 months prior to the effective date of this plan. All waiting periods will apply to future new employees.

Preferred Takeover – The waiting period(s) for existing employees including those who weren't on the prior plan will be waived. The prior dental plan must have been in effect continuously for at least 12 months prior to the effective date of this plan. All waiting periods will apply to future new employees.

Incentive Plan Takeover – If this group dental policy replaced the employer's prior group dental insurance policy that was in effect the day before this policy became effective and takeover benefits have been approved by Companion Life, all employees insured under the prior plan on the date the prior plan terminated are eligible for appropriate credit for time served under the prior dental policy.