

dental by designSM

A COMPLETE DENTAL INSURANCE PORTFOLIO FROM COMPANION LIFE



INNOVATIVE DENTAL INSURANCE SOLUTIONS

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* plans are developed with maximum flexibility in mind – for you and your employee groups!

plan designs...

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 | \$125 Lifetime | \$100 Lifetime | \$100 Lifetime |
| Family Limit | No Limit | No Limit | No Limit |
| Waived for Type I services? | No | No | No |
| Type I Preventive Services | 100% oral exams, cleanings, bitewing x-rays (one per 12 months) | 100% oral exams, cleanings, bitewing x-rays (two per 12 months) space maintainers, pain treatment, sealants | 100% oral exams, cleanings, bitewing x-rays (two per 12 months) space maintainers, pain treatment, sealants, full mouth x-rays |
| Type II Basic Services | 80% space maintainers, fillings, pain treatment, sealants, full mouth x-rays | 80% full mouth x-rays, fillings, simple extractions, endodontics | 80% fillings, anesthesia, endodontics, simple & surgical extractions, oral surgery, periodontics |
| Benefit Waiting Period | None | None | None |
| Type III Major Services | 50% anesthesia, endodontics, simple & surgical extractions, oral surgery, periodontics, crowns, inlays, onlays, dentures, bridges | 50% anesthesia, surgical extractions, oral surgery, periodontics, crowns, inlays, onlays, dentures, bridges | 50% crowns, inlays, onlays, dentures, bridges |
| Benefit Waiting Period | 12 months | 12 months | 12 months |
| Contract Year Maximum | \$1,000 | \$1,200 | \$1,500 |
| Type IV Orthodontia (Optional) | Not Available | 50% | 50% |
| Lifetime Maximum | | \$1,000 | \$1,000 |
| Deductible | | None | None |
| Benefit Waiting Period | | 12 months | 12 months |

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

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:

Deductible

Number of Deductibles per Family

Coinsurance

Waiting Periods

Contract Year Maximum

Frequency of Cleanings/Exams/X-rays

Orthodontia Benefits

Rate Structure (Standard is three)

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.

Example

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.



freedom of choice!

What does that mean to you? Employees select the dentist of their choice. There are no network restrictions of any kind with Companion Life Dental Insurance plans.

Takeover Benefits from Companion Life

Companion *dental by design* Takeover Benefits are available to employer groups currently covered for 12 months under ANY group dental plan.

Standard Takeover – Employees' waiting periods are reduced by the amount of time insured under the prior plan. All waiting periods apply to new employees.

Preferred Takeover – Waiting periods will be waived for all currently-enrolled employees, including those who haven't been employed for 12 months. All waiting periods will continue to apply to future employees.

Enhanced Takeover – (Optional) Groups of 25 or more currently-enrolled employees may elect to have waiting periods waived for all enrolled employees, including those who haven't been there for 12 months and also for all future employees. *Available only with the Dental Choice and Dental Select Plans. The employee participation requirement is the greater of 25 enrollees or 50% of all eligible employees.*

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 may 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)

WHY IS DENTAL INSURANCE IMPORTANT?

56% of employees without dental insurance rank it, after medical coverage, as the most-desired employee benefit. LIMRA

2002 Surgeon General's report on *Our Health for America* notes that *cost* is the major impediment to obtaining adequate dental care.

ADVANTAGES OF HAVING A DENTAL PROGRAM

An enhanced employee benefit program

A boost in employee morale, and a competitive edge when recruiting and retaining talented employees

○ Improved employee health and attendance

QUESTIONS AND ANSWERS

What are the employer contribution and employee participation requirements? A minimum of 25% employer contribution and 50% employee participation is required. There is no dependent participation requirement.

May 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? Companion Life's state-of-the-art voice-activated response system (Voice Response Unit) allows you and your dentist to check the status of your claim seven days a week.

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 may **file claims on-line** at www.CompanionLife.com with Companion Life's *My Insurance Companion*.

About Companion Life....

Companion Life Insurance Company has specialized in group benefits for more than 30 years. It has earned A.M. Best's rating of A+ (Superior) due to its 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.