

Careington (EXTENDED)

PPO Dental Plans

For Groups



Marketed By:

MWG
MARKETING

Careington International Corporation

Underwritten By:

Standard Life
AND ACCIDENT
INSURANCE COMPANY
League City,
Texas
A MEMBER OF THE AMERICAN NATIONAL FAMILY OF COMPANIES

WWW.EXTENDEDENTALPLAN.COM

PPO Dental Plans

Employer Group Plan Features

- 3 plans to choose from
- All plans are available voluntary or employer paid
- No Waiting periods for New Business or Takeover Groups
- No Annual Maximum for Plans X1 and X2. \$2000 Insured Annual Maximum for Plan X3.
- After annual maximum for insurance stops and for treatments not covered by the insurance policy, the plan continues to provide services with no maximum for plan X3 only.
- Lower negotiated Fees ranging from 20% to 50% are available (adult ortho, cosmetic treatments, bonding and veneers) with no waiting period.
- The **Careington** PPO Dental Network is one of the most recognized professional dental networks in the nation, with over 62,000 participating providers nationwide. To locate a provider visit our website at www.extendeddentalplan.com or call 1-800-290-0523.

**** Non-network dentists will not honor the PPO discount given by Careington network providers. If you go out-of-network, you may have to pay the full amount charged by the Non-network dentist.**

Plan Designs	X1	X2	X3
Benefits	PPO/PPO	PPO/PPO	PPO/PPO
Diagnostic and Preventative †	100%	100%	100%
Basic (<i>Fillings and simple extractions</i>) †	PPO Discount**	80/20	80/20
Endodontics	PPO Discount**	PPO Discount**	50/50
Periodontics	PPO Discount**	PPO Discount**	50/50
Oral Surgery	PPO Discount**	PPO Discount**	50/50
Major	PPO Discount**	PPO Discount**	50/50
Orthodontia	PPO Discount**	PPO Discount**	PPO Discount**
*Deductible	None	\$50/\$150	\$50/\$150
Insured Annual Maximum	No Max	No Max	\$2,000

*Plans X1, X2, and X3 deductible waived on Diagnostic and Preventative. No waiting periods for all plans. No load for takeover groups.

† See a complete listing of covered procedures in your certificate of coverage and on our website.

Underwriting Guidelines

- X1 & X2 Plans for groups two and up shelf rates apply
- X3 Plan for groups with 6-99 shelf rates, groups of 100 employees and over need to be experience rated

Rates (See reverse side for Price Areas)

X1 (Group)	Monthly Employer Paid or Voluntary Rates											
Area	2	3	4	5	6	7	8	9	10	11	12	13
Employee	\$10.81	\$11.51	\$12.23	\$13.02	\$13.85	\$14.74	\$15.67	\$16.67	\$17.74	\$18.87	\$20.07	\$21.36
Employee + 1	\$19.69	\$20.95	\$22.28	\$23.72	\$25.23	\$26.84	\$28.55	\$30.37	\$32.32	\$34.38	\$36.57	\$38.91
Family	\$28.77	\$30.61	\$32.56	\$34.64	\$36.85	\$39.21	\$41.71	\$44.37	\$47.20	\$50.22	\$53.42	\$56.83

X2 (Group)	Monthly Employer Paid or Voluntary Rates											
Area	2	3	4	5	6	7	8	9	10	11	12	13
Employee	\$14.28	\$15.20	\$16.17	\$17.20	\$18.31	\$19.47	\$20.72	\$22.03	\$23.43	\$24.93	\$26.52	\$28.21
Employee + 1	\$25.72	\$27.36	\$29.11	\$30.97	\$32.95	\$35.05	\$37.28	\$39.66	\$42.20	\$44.89	\$47.76	\$50.80
Family	\$38.01	\$40.44	\$43.02	\$45.77	\$48.68	\$51.80	\$55.11	\$58.62	\$62.36	\$66.34	\$70.57	\$75.07

X3V (Group)	Monthly Voluntary Rates											
Area	2	3	4	5	6	7	8	9	10	11	12	13
Employee	\$26.49	\$28.18	\$29.97	\$31.90	\$33.93	\$36.10	\$38.40	\$40.84	\$43.46	\$46.23	\$49.18	\$52.32
Employee + 1	\$46.04	\$48.98	\$52.10	\$55.43	\$58.96	\$62.73	\$66.72	\$70.99	\$75.52	\$80.34	\$85.48	\$90.92
Family	\$69.02	\$73.43	\$78.13	\$83.11	\$88.42	\$94.06	\$100.06	\$106.45	\$113.24	\$120.47	\$128.16	\$136.34

X3E (Group)	Monthly Employer Paid Rates (employer contribution 50% - 100%)											
Area	2	3	4	5	6	7	8	9	10	11	12	13
Employee	\$22.70	\$24.15	\$25.69	\$27.33	\$29.06	\$30.92	\$32.89	\$34.98	\$37.21	\$39.60	\$42.11	\$44.81
Employee + 1	\$43.12	\$45.87	\$48.80	\$51.92	\$55.22	\$58.76	\$62.50	\$66.49	\$70.74	\$75.91	\$80.05	\$85.17
Family	\$66.02	\$70.23	\$74.71	\$79.50	\$84.57	\$89.97	\$95.70	\$101.82	\$108.22	\$115.23	\$122.58	\$130.41

\$5.00 monthly billing fee for groups of 2-5 enrolled. \$10.00 monthly billing fee for groups of 6-99 enrolled.



Price Areas

States	Zip Code	Area
Alaska	All	10
Arizona	All	4
Arkansas	All	6
California	900, 939, 941, 961 901-928, 938, 940, 942-948, 957 930-937, 949-956, 958-960	9 8 7
Colorado	All	6
Connecticut	060-063, 065 064, 068, 069 066 067	8 9 10 7
Delaware	All	12
Florida	320-322, 324, 325, 327, 328, 335-337 346, 347, 349 323, 326 329, 338-344 330-334	4 4 3 5 6
Georgia	300-312 313-319	4 5
Illinois	600 601-604, 606-608 605 609-629	6 5 4 3
Indiana	460-466 467-479	6 5
Iowa	All	6
Kansas	660, 664-679 661, 662	4 5
Kentucky	All	3
Louisiana	700, 701 703-708, 712-714 710, 711	5 3 4
Maryland	206-212, 214 215-219	6 5
Michigan	480-483 484, 485 486-491, 497-499 492-496	5 4 8 10
Minnesota	550, 551 553, 555-567 554	10 5 11
Mississippi	386-391, 393 392, 396, 397 394, 395	2 3 4

States	Zip Code	Area
Missouri	630, 631, 633, 652 634-641, 644-651, 653-658	4 3
Nebraska	All	3
Nevada	889-891 893, 898 894, 895, 897	5 7 9
New Mexico	All	6
North Carolina	All	10
Ohio	430-434, 436, 439, 442, 445-453, 455-459 435, 440, 441, 454 437, 438, 443, 444	3 4 2
Oklahoma	All	3
Oregon (Group Only)	970, 971, 972 973-979	8 9
Pennsylvania	150, 151, 178, 180, 181, 183-185, 187-189, 193 152-154, 157, 159-166, 168-177, 179, 182, 186 155, 156, 158, 167 190-192 194-196	4 3 2 6 5
South Carolina	290, 293 291, 292, 294 295-299	5 6 7
South Dakota	All	5
Tennessee	370, 381-385 371-380	2 3
Texas	733, 760-764, 769, 776-778, 785-787, 789-792, 794, 795 750-753, 773, 774 754-759, 765-768, 779-784, 788, 793, 796, 798, 799, 885 770, 772 775 797	4 4 5 3 3 6 7 10
Utah	840-843 844-847	7 8
Virginia	201, 223 220-222 224-236, 239-246 237-238	6 5 3 4
West Virginia	All	6
Wisconsin	530-535, 538-549 537	8 9
Wyoming	All	8

Administered by:



MORGANWHITE ADMINISTRATORS

1-800-800-1397

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www.ExtendedDentalPlan.com