

The CAREINGTON Extended PPO Dental Plan

Overview

The CAREINGTON Extended PPO Dental Plan is a unique dental plan which combines an *insured* PPO dental policy and allows the member continued access to negotiated PPO fees through the CAREINGTON PPO Dental Network.

The Extended PPO Dental Plan uses the CAREINGTON PPO Dental Network for its insured PPO benefits and has the added advantage of being able to *extend* access in the same PPO network for treatment at negotiated fees when insured benefits have been exhausted. Competing PPO dental plans' network dentists charge their regular (**non-negotiated**) fees to insured patients when the insured dental plan's benefits are exhausted, or for treatments that are not covered or excluded from the insured plans' benefit schedule. i.e. (orthodontics, cosmetic dentistry, bonding, veneers, or charges beyond the insured annual maximums) In other words, the CAREINGTON Extended PPO Dental Plan extends the PPO Network and allows the patient to continue receiving savings on dental care.

Think of the possibilities!!

1. All orthodontia treatments are subject to the PPO negotiated fees. Now negotiated rates apply for both child and adult ortho at no additional premium.
2. Most insured policies have an ortho benefit of 50% with a \$1,000 lifetime benefit. Ortho treatments, on average, can be \$5,000 or more. The CAREINGTON PPO Extended Dental Plan gives 20% off normal fees to ortho specialists. 20% of \$5,000 is \$1,000, the same as the insured benefits of most other policies. However if the ortho charges are more than \$5,000, then the CAREINGTON PPO negotiated fees continue with no limit.
3. Previously non covered insured cosmetic dental treatments are now included by the PPO negotiated fees. (Veneers, implants, resin fillings, etc.)
4. No more plan maximums!!!! Even if the insured benefit is limited to \$2,000 per person per year like plan X3, the plan has no annual benefit maximum. This is because the PPO negotiated fees *extend* to give a continued savings when the insured benefit is exhausted.

***There are 3 Group CAREINGTON Extended PPO
Dental Plans:***

- X1. Type I: Insured Preventative and Diagnostic Services paid at 100%
Type II: Basic Services (Fillings, Simple Extractions, etc.) - PPO Network negotiated fees.
Type III: Major (Crowns, Bridges, Endodontics, Perodontics, etc.) PPO Network negotiated fees
Type IV: Orthodontics - PPO Network negotiated fees.

- X2. Type I: Insured Preventative and Diagnostic Services paid at 100%
Type II: Insured Basic Services paid at 80% (Fillings, Simple Extractions, etc.)
Type III: Major Services (Crowns, Bridges, Endodontics, Perodontics, etc.) - PPO Network negotiated fees.
Type IV: Orthodontic Services - PPO Network negotiated fees.

- X3. Type I: Insured Preventative and Diagnostic Services paid at 100%
Type II: Insured Basic Services paid at 80% (Fillings, Simple Extractions, etc.)
Type III: Insured Major Services paid at 50% (Crowns, Bridges, Endodontics, Periodontics, etc.)
Type IV: Orthodontics - PPO Network negotiated fees.

For group plans X1 and X2, there is no annual plan maximum. For group plan X3 there is a \$2,000 insured annual maximum per year. For the PPO negotiated fee portion of the plan there are no annual benefit maximums.

***There are 2 Individual CAREINGTON Extended
PPO Dental Plans:***

- X4. Type I: Insured Preventative and Diagnostic Services paid at 100%
Type II: Basic Services (Fillings, Simple Extractions, etc.) – PPO Network negotiated fees.
Type III: Major Services (Crowns, Bridges, Endodontics, Perodontics, etc.) - PPO Network negotiated fees.
Type IV: Orthodontic Services - PPO Network negotiated fees.

- X5. Type I: Insured Preventative and Diagnostic Services paid at 100%
Type II: Insured Basic Services paid at 50%
(Fillings, Simple Extractions, etc.)
Type III: Major Services (Crowns, Bridges, Endodontics, Perodontics, etc.) - PPO Network negotiated fees.
Type IV: Orthodontic Services - PPO Network negotiated fees.

For individual plans, there is no insured annual maximum. There is a deductible for the individual plans. However, the deductible is waived for annual payment. For the PPO negotiated fee portion of the plan there are no annual benefit maximums.

What's Covered under the insured part of the CAREINGTON Extended PPO Dental Plan?

Each of these services can be included under the insured portion of the **CAREINGTON** Extended PPO Dental Plan depending on which plan option you choose.

- I. Diagnostic and Preventative Services include: Cleanings, Check-ups, and X-rays, etc.
- II. Basic Services include: Fillings, simple extractions, etc.
- III. Major Services include: Endodontics (Root Canals), Periodontics (Gum Disease), Oral Surgery, Crowns, Bridges, and Dentures

What's included under the extended part of the CAREINGTON Extended PPO Dental Plan?

Everything that is not covered under the insured portion of the **CAREINGTON** Extended PPO Dental Plan with no limits on use.

Save 20% to 50% off most Basic & Major Restorations Fillings, Crowns, Dentures when compared to the 85th percentile level of normal charges.

Save 20% off Orthodontics including Braces for both children and adults. Most insured dental plans don't cover adult ortho and those that do, not only costs more, but limit the lifetime ortho maximum to \$1,000. Since the average ortho plan of treatment now costs over \$5,000, the **CAREINGTON** PPO offers a 20% negotiated rate on specialists which will save you over \$1,000 on ortho treatments.

About the CAREINGTON Dental Network

The CAREINGTON Extended PPO Dental Plan uses the same CAREINGTON Dental Network for both the insured PPO part of the plan and the PPO negotiated fee portion of the plan. This ability to use the same dentists for both parts of the CEDP is what makes this dental plan so unique in the industry. The CAREINGTON Dental Network is one of the Nation's Largest Provider Panels, with over 54,000 participating providers nationwide.

The Network includes all specialties*:

Endodontics	Pedodontics
Oral Surgery	Periodontics
Orthodontics	Prosthodontics

All dentists must meet highly selective credentialing standards based on education, background, license standards and other requirements.

A member may visit any participating dentist on the plan.

Negotiated fees that result in a 20% reduction off of normal fees on specialty care where available.

This reduction includes Cosmetic Dentistry such as Bonding and Veneers

Advantages of the CAREINGTON Extended PPO Dental Plan

- Lower Monthly Charges when compared to Indemnity or PPO Plans
- PPO negotiated fees continue after insured benefits have been exhausted
- Group Plans have no waiting for new business or takeover.
- Plan X1 and X2 allow group sizes from 2 employees and larger and X3 allows group sizes from 6-99 employees.
- Insured PPO plan and Extended negotiated fee plan use the same dental network
- PPO negotiated fees available for many services not covered by other insured dental plans (adult ortho, cosmetic treatments, bonding, and veneers)
- Insured policy underwritten by A.M. Best (A) Excellent Rated Carrier
- One of the largest dental networks in the country (Over 54,000 network dentists)