

dentalNOW!sm

Producer's Guide To Trouble-Free Sales

Denta**NOW!**

Not just
another
dental plan ...

- Easy to Understand
- Streamlined Design
- Easy to Sell
- Attractive Commissions
- And ... **the Basic Plan** --
finally, access to all your
client's employees

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1. DentalNOW!

Advantages for You and Your Employer Clients

For Employers and their Employees

- Completely Voluntary Program - No Employer Contribution Required
- Plans based on Employees' Needs and Financial Capabilities
- Choice of any Dentist
- Affordable, with 3-Tier Pricing
- Preventive & Diagnostic, Basic, and Major Services available to ALL Insureds
- NO Pre-Existing Penalties
- NO Waiting Period for Preventive & Diagnostic Services
- Convenience of Payroll Deduction

For You

- A Product with a Simple Design that's EASY TO SELL
- Opportunity to sell to a Wider Target Market
- Competitively Priced Rates with Attractive Commission Levels
- Modest Participation Requirements
- Easy Enrollment
- Easy Administration
- PLUS, the DentalNOW! BASIC PLAN -- designed for those part-time, seasonal, irregularly-scheduled employees typically ignored for benefits

ALL THESE FEATURES

LEAD TO

HIGH SALES VOLUME

and

CLIENT SATISFACTION!

2. DentalNOW!

Covered Services for All Plans

Services within each Plan are the SAME

Below are the kinds of services the plans cover (Service Types), with sample procedures listed. Some of these procedures have limitations on how often benefits can be paid within certain time frames. Depending on the Plan selected, there are also waiting periods before benefits can be paid under Service Types II and III. Regardless of the Plan chosen, the program will only pay for the procedures specified on the Schedule of Covered Procedures in the group policy.

SERVICE TYPE I – Preventive & Diagnostic Services

- Routine Exams
- Bitewing X-Rays
- Routine Cleanings
- Emergency Palliative Treatment
- Sealants (children only)
- Fluoride Treatments (children only)
- Space Maintainers (children only)

SERVICE TYPE II – Basic Services

- Fillings
- Crown and Bridge Repair
- Denture Repair
- Oral Surgery

SERVICE TYPE III – Major Services

- Periodontics
- Endodontics
- Crowns and Bridges
- Dentures

3. DentalNOW!

Participation Requirements and Takeover Credits

Participation Requirements:

Participation is based on the employer's number of eligible employees, and is:

5 - 9 Eligible Employees ... 100%

**10+ Eligible Employees ... the greater of 10
lives or 20%**

NOTE: Employees who waive this coverage opportunity because they are already covered under their spouse's plan are counted toward satisfying the participation requirements. However, there is a minimum of 5 covered employees; 10 employees for the **Basic** Plan.

There are no participation requirements for dependents.

Takeover Credits:

Takeover credits for satisfaction of waiting periods will be given if your employer client currently offers a group dental insurance plan that has been in force for 12 or more consecutive months. A DHMO plan does not qualify.

4. DentalNOW!

EXECUTIVE PLAN

DentalNOW!'s best plan ... with the strongest benefit design. It's the plan of choice for employers with **professional and management employees in white collar industries** who can afford top-of-the-line coverage. These employees are predominantly college educated and high salaried.

Examples: accounting firms, architectural firms, computer programming/consulting firms and engineering firms.

Plan Year Deductible:

Service Type I ... NONE

Service Type II ... \$ 50*

Service Type III ... \$ 50*

*for these services combined

Plan Year Benefit Maximum: \$1200.00

Plan Benefits:

Service Type I ... 100% of Usual and Customary Charges

Service Type II ... 80% of Usual and Customary Charges

Service Type III ... 50% of Usual and Customary Charges

Waiting Periods:

Service Type I ... None

Service Type II ... None

Service Type III ... 12 Months

Agent Commission: 10%

5. DentalNOW!

DELUXE PLAN

DentalNOW!'s best plan for employers with a **high concentration of full-time blue and gray collar workers as well as some white collars** ... an excellent alternative if the Executive Plan is too rich a plan for the employees.

Examples: general office settings, mechanics, nurses, sales concerns, construction firms, manufacturing companies and delivery companies.

Plan Year Deductible:*

Service Type I ... \$ 50

Service Type II ... \$ 50

Service Type III ... \$ 50

*for all services combined

Plan Year Benefit Maximum: \$750.00

Plan Benefits:

Service Type I ... 100% of Usual and Customary Charges

Service Type II ... 80% of Usual and Customary Charges

Service Type III ... 50% of Usual and Customary Charges

Waiting Periods:

Service Type I ... None

Service Type II ... 3 Months

Service Type III ... 12 Months

Agent Commission: 10%

6. DentalNOW!

SECURE PLAN

DentalNOW!'s right choice for employers who have blue and gray collar workers with only a minimum of white collar density ... for employers who want to offer their employees a "plain vanilla" dental plan with affordable, solid protection.

Examples: printers, transportation companies, low-skilled industries, and manufacturing plants.

Plan Year Deductible:*

Service Type I ... \$ 50

Service Type II ... \$ 50

Service Type III ... \$ 50

*for all services combined

Plan Year Benefit Maximum: \$500.00

Plan Benefits:

Service Type I ... 80% of Usual and Customary Charges

Service Type II ... 80% of Usual and Customary Charges

Service Type III ... 50% of Usual and Customary Charges

Waiting Periods:

Service Type I ... None

Service Type II ... 3 Months

Service Type III ... 12 Months

Agent Commission: 10%

7. DentalNOW!

BASIC PLAN

Announcing **DentalNOW!**'s plan of choice for employees without access to voluntary dental coverage ... including part-timers as well as irregularly-scheduled, high turnover and/or seasonal employees.

Limited to: unarmed security guards; home healthcare workers; hotel, restaurant and cafeteria workers; retail and convenience store workers; customer service and telemarketing workers; janitorial and cleaning workers; temporary employment agency workers specializing in multi-functional employment services; agricultural, farm, landscaping, and ranch workers; seasonal construction workers; supermarket workers; and movie theater personnel.

NOTE: The BASIC PLAN is *not* available to any employees other than those described above.

Plan Year Deductible:*

Service Type I ...	\$ 50
Service Type II ...	\$ 50
Service Type III ...	\$ 50

*for all services combined

Plan Year Benefit Maximum: \$500.00

Plan Benefits:

Service Type I ...	80% of Usual and Customary Charges
Service Type II ...	60% of Usual and Customary Charges
Service Type III ...	50% of Usual and Customary Charges

Waiting Periods:

Service Type I ...	None
Service Type II ...	3 Months
Service Type III ...	12 Months

Agent Commission: 12% if sold as a stand alone plan
10% if sold with another plan (Executive, Deluxe OR Secure)

NOTE: Minimum of 10 participating lives required for this plan. Participation requirements waived if 75 or more employees enroll.

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DentalNOW!
Group Dental Insurance
underwritten by
BCS Insurance Company, Chicago, Illinois.