

# Kentucky PPO Small Group 2017

(2-50 Eligible Employees)

Good for effective dates of January 1 through December 1, 2017. Not available in the following Kentucky counties: Boone, Campbell, Kenton, and Pendleton.

**ADDITIONAL PLAN DESIGNS ARE AVAILABLE FOR GROUPS WITH 10-50 ELIGIBLE EMPLOYEES.**

	Option 1 In-/Out-of-Network		Option 2 In-/Out-of-Network		Option 3 In-/Out-of-Network	
Copay	\$0		\$0		\$0	
Deductible (Individual/Family)	\$50/\$150		\$50/\$150		\$50/\$150	
Annual Maximum	\$1,000		\$1,000		\$1,000	
Preventive	100%/100%		100%/80%		100%/100%	
Basic	50%/50%		80%/60%		80%/80%	
Major	50%/50%		50%/40%		50%/50%	
Orthodontia (optional)	50% to \$1,000		50% to \$1,000		50% to \$1,000	
Endodontics & Periodontics	Basic		Major		Major	
<b>Without Orthodontia</b>						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$22.49	\$23.84	\$22.80	\$24.16	\$23.93	\$25.37
Employee/Spouse	\$44.98	\$47.68	\$45.59	\$48.33	\$47.87	\$50.74
Employee/Child(ren)	\$47.23	\$50.07	\$47.87	\$50.75	\$50.26	\$53.28
Family	\$74.22	\$78.68	\$75.23	\$79.74	\$78.98	\$83.72
<b>With Child Orthodontia (must have 5 employees enrolled in the plan)</b>						
	Contributory	Voluntary	Contributory	Voluntary	Contributory	Voluntary
Employee	\$22.49	\$23.84	\$22.80	\$24.16	\$23.93	\$25.37
Employee/Spouse	\$44.98	\$47.68	\$45.59	\$48.33	\$47.87	\$50.74
Employee/Child(ren)	\$51.73	\$54.84	\$52.37	\$55.52	\$54.76	\$58.05
Family	\$80.22	\$85.04	\$81.23	\$86.10	\$84.98	\$90.08
<b>Additional Options</b>						
Add \$10 preventive copay	Reduce 4%		Reduce 4%		Reduce 4%	
To change deductible to \$25/\$75	Add 3%		Add 3%		Add 3%	
No Deductible	Add 6%		Add 6%		Add 6%	
Periodontics in Basic	N/A		Add 2%		Add 2%	
Endodontics in Basic	N/A		Add 4%		Add 4%	
Implants	Add 2%		Add 2%		Add 2%	
\$1,500 Annual Max	Add 6%		Add 6%		Add 6%	
<b>Out-of-Network Reimbursement Options</b>						
Rates listed above are based on an out-of-network reimbursement level at Match (fee schedule)						
Defined 800	Add 3%		Add 3%		Add 3%	
Advantage 900	Add 6%		Add 6%		Add 6%	
<b>Commission</b>						
Rates listed above assume the DCPG standard agent compensation schedule.						
Flat 10%	For a flat 10% commission add 5% to the rates					

## Consider adding a fully-insured vision benefit with a national network

For only a few dollars more, you can add a fully-insured vision plan to your benefits package. Employee rates start as low as \$5.61 on contributory plans, and \$6.66 on voluntary plans.

**Please contact your sales representative at (800) 367-9466 for details or visit [DentalCarePlus.com](http://DentalCarePlus.com).**

## Underwriting Guidelines

- **Current DCPG groups are not eligible for these shelf rate plans.**
- Groups that have terminated coverage with DCPG are not eligible for the New Sale Shelf Rates for two years from the date of termination.
- The plan requires a minimum enrollment of 25% of the total eligible employees upon initial implementation and upon the plan's annual anniversary date. This enrollment must represent a minimum of two contracts.
- Contributory rates require a minimum employer contribution of 50% of the employee-only rate.
- Deductibles apply to Basic and Major services only.
- Preventive copays apply to routine cleanings and oral exams only.
- Dependents are covered to age 26.
- Child orthodontia covers eligible dependents to age 19.
- Rates guaranteed for 12 months from time of initial effective date.
- Plans effective for the 1st of the month effective dates only.
- EFT premium payment required for groups with 2-9 eligible employees.
- Members who receive services from a participating provider in our DentaSelect Plus network will receive a higher level of benefits.

## Plan Features

- No waiting periods.
- Fourth quarter deductible carryover.
- Composite/white fillings on anterior and posterior teeth.
- Annual open enrollment.
- The EPIC Hearing Service Plan is included.
- The TVS/Coast to Coast discount vision plan is included.
- Members can easily search for participating providers in the DentaSelect Plus network by using our Find a Dentist tool at: [fad.dentalcareplus.com](http://fad.dentalcareplus.com).