

# SELF-FUNDED PPO BENEFIT OPTIONS

## CLIENTFIRST DENTAL PLANS

Benefits	PPO 25	PPO 50	PPO 100
<b>Deductible</b> Waived for Preventive & Diagnostic Services	\$25 Individual \$75 Family	\$50 Individual \$150 Family	\$100 Individual \$300 Family
<b>Annual Maximum</b> Preventive & Diagnostic/Basic/Major Services	\$1,200 Per Individual	\$1,000 Per Individual	\$800 Per Individual
<b>Orthodontic Lifetime Maximum</b>	\$1,200 Per Individual	\$1,000 Per Individual	\$800 Per Individual

Preventive & Diagnostic Services	Cost Sharing **
<ul style="list-style-type: none"> <li>◆ Oral Exams</li> <li>◆ Prophylaxis</li> <li>◆ Bitewing X-rays</li> <li>◆ Radiographs</li> <li>◆ Fluoride treatments</li> <li>◆ Sealants on permanent molars</li> <li>◆ Space Maintainers</li> <li>◆ Palliative emergency treatment</li> </ul>	100% of Allowed Benefit

Basic Services	Cost Sharing **
<ul style="list-style-type: none"> <li>◆ Restoration fillings using approved materials</li> <li>◆ Periodontal scaling and root planning</li> <li>◆ Endodontics (treatment as required involving the root and pulp of the tooth, such as root canal therapy)</li> <li>◆ Simple extractions</li> </ul>	80% of Allowed Benefit

Major Surgical Services	Cost Sharing **
<ul style="list-style-type: none"> <li>◆ Surgical Periodontic Services including osseous surgery, mucogingival surgery and Occlusal Adjustments</li> <li>◆ Oral Surgery</li> <li>◆ General Anesthesia rendered for a covered dental service</li> </ul>	50% of Allowed Benefit

Major Restorative Services	Cost Sharing **
<ul style="list-style-type: none"> <li>◆ Full and/or Partial Dentures</li> <li>◆ Fixed Bridges, crowns, inlays and onlays</li> <li>◆ Denture Adjustments and relining</li> <li>◆ Recementation of crowns, inlays and/or bridges</li> <li>◆ Repair of prosthetic appliances as required</li> </ul>	50% of Allowed Benefit

Orthodontic Services	Cost Sharing **
Benefits for orthodontic services may be available for covered members under age 19 who meet treatment criteria. Covered services limited to 36 consecutive months of covered services.	50% of Allowed Benefit

\*\* CFHP payments are based on the CFHP Allowed Benefit. Participating Dentists accept 100% of the Allowed Benefit as payment in full for covered services. Non-participating dentists may bill the member for the difference between the Allowed Benefit and their charges.

Not all services and procedures are covered by your benefits contract.

This plan summary is for comparison purposes only and does not create rights not given through the benefit plan.

# SELF-FUNDED PPO BENEFIT OPTIONS CLIENTFIRST DENTAL PLANS

## DENTAL PLANS AND SELF-FUNDING

Dental plans have long been a profitable staple for the insurance companies. Considering the vast promotional efforts, the numerous players in the market, it lends to reason that the margins are high enough to justify self insuring this type of benefit. Dental coverage already has low plan maximums, excellent preventive care initiatives, reasonable cost sharing, and utilization controls. Given these limits, the prospect of paying less for administration and actual claims than you pay for insured dental coverage is excellent, albeit not without some level of exposure for high utilization or claims cost in any given year. By aligning with ClientFirst Dental Plans, you gain access to a dental care PPO to provide the appropriate negotiated fees, and Group Benefit Services, Inc. (GBS) to provide the administration and claims management for the plan. With this help you can fund your own dental plan without the insurance company overhead, profits or premium taxes!

The dental plans on the reverse are typical of what you see in the market. If you have had dental coverage for your group for a number of years, then select whatever you feel best fits your needs. If you've never had dental coverage before, I recommend highly that you start with the PPO 100 plan and work your way toward stronger benefits over time. First time dental plans frequently experience a rush to compensate for neglectful care prior to having coverage and can result in higher costs than you might expect.

### ADMINISTRATION COSTS

#### With ClientFirst Health Plans

#### As a Stand Alone Plan

Administration costs include the cost of the leasing of the dental PPO, the handling of claims and documents, customer service, and communication for either of the standard plans on the reverse.

**Monthly Fee:**  
\$4.50 per employee per month  
*(regardless of dependant status)*

**Set-Up Fee:**  
\$0

**Monthly Fee:**  
\$4.50 per employee per month  
*(regardless of dependant status)*

**Set-up Fees:**  
Groups under 25 lives:  
\$250 flat fee  
plus \$3.50 per employee

Groups over 25 lives:  
\$500 flat fee  
plus \$3.50 per employee



An Exclusive Product of Group Benefit Services, Inc.  
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