



Dental Plans Overview

PPO/DHMO Hybrid

- No maximums
- No deductibles
- No waiting periods
- Specialty care covered
- Pre-existing conditions covered
- Largest DHMO network in the state
- Appointment availability usually within one week

PPO Elite Copay Plans

- In and out-of-network coverage
- \$5000 annual maximum
- No deductible for groups over five
- No waiting periods
- Pre-existing conditions covered

PPO Plans

- In and out-of-network coverage
- Calendar year deductible (applies to basic & major services)
- Endodontics & Periodontics covered under basic services
- No waiting periods!
- Large national provider panel with over 85,000 providers
- Two year rates available
- Voluntary and individual plans available

Utah

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Arizona

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No one else will take care of you like TDA That's the TDA difference!



Quality Dental Insurance Redefined
Simple Smart Affordable

TDA gives its members the kind of service and quality care that you might expect from more expensive plans, at a value that will have you smiling. With great plan features and thousands of participating dentists, it's no wonder that our members are some of the happiest you'll find.

Total Dental Benefits
Life, AD&D, LTD, STD
Choice Value Flexibility

- Fully Insured Indemnity Programs
- Managed Dental Care (DHMO) Programs
- Dual, Triple, Quad Choice Available
- PPO Networks Available Nationwide
- Voluntary Dental, Life and Disability
- Referral/Discount Plans
- Self Funded Programs (ASO)
- Network Leases
- Vision Benefits

The TDA Difference

- Local sales and service teams
- National networks and product offerings
- Timely payment of claims
- Detailed reports available on any size group
- Customizable quotes and proposals available online and through TDA's dedicated specialists
- TDA support staff available for all meetings, health fairs and presentations
- Provider relations team dedicated to servicing and recruiting member dentists
- All groups enjoy their own personal Group Service Representative for personalized attention

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Utah Shelf Rates 2009

Employer paid rates for groups 2 to 99:

Individual plans also available!

	TDA-PPO Plan	TDA-PPO (MAC)	Elite Choice	TDA-EPO	Total Care TC 6000	Total Care TC 4000
Single:	\$26.52	\$21.92	\$17.87	\$17.48	\$13.14	\$11.83
Two-Party:	\$56.91	\$46.84	\$38.56	\$37.15	\$27.27	\$24.54
Family:	\$87.84	\$75.90	\$59.30	\$59.28	\$41.58	\$37.42

Voluntary rates for groups 2 to 99:

	TDA-PPO Plan	TDA-PPO (MAC)	Elite Choice	TDA-EPO	Total Care TC 6000	Total Care TC 4000
Single:	\$29.22	\$24.11	\$17.87	\$19.23	\$13.14	\$11.83
Two-Party:	\$62.68	\$51.59	\$38.56	\$40.87	\$27.27	\$24.54
Family:	\$96.81	\$83.70	\$59.30	\$65.21	\$41.58	\$37.42

Excluded Industries

Employment Agencies/Employee Leasing Firms	7361-7363
Dentist Offices	8021
Dental Labs	8072
Legal	8100-8199
Associations, membership organizations and Trusts	8600-8699
Educational Services/Schools/Libraries	8200-8299
Insurance carriers/brokers	6300-6499
Medical Groups (Offices except 8021 Dental offices)	8011-8049
Nursing and personal care facilities (hospitals & outpatient care)	8050-8099

PPO/MAC Plan Options

Out of network: move to 80/60/40 EP = - 9%
Deductible: move to \$100/300 = -5%
Maximum: move to \$1500 + 9% if 10 enrolled or more

Special features:

- No waiting periods on any plans
- Endodontics and Periodontics in class 2 on most plans
- Elite and EPO plans annual maximums at \$5,000
- 3 value added benefit plans included at no charge
- Two year rates available on any plan 2 employees or more
- Ortho available for groups over 10 on TDA-PPO, MAC and EPO options

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Indemnity products (PPO, MAC, Elite, EPO) are underwritten by Companion Life Insurance Company. Rated A+ by AM Best. Total Care plans underwritten by TDA of Utah. Indemnity Products (PPO, MAC, Elite, EPO) are underwritten by Town and Country Life Insurance Company. Total Care plans underwritten by TDA of Utah. Industry exclusions do apply. Please see plans for more detail.

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Total Care

TDA's plan is a comprehensive Managed Care Group Dental Plan, which has contracted with established private practicing dentists to provide convenient and quality dental care. Dental coverage includes dental services and treatment for diagnostic, preventive, restorative, endodontics, periodontics, prosthodontics, oral surgery, TMJ, and orthodontics.

All enrolled family members receive their primary dental care from the same selected general dental office. TDA's managed care plans include general dentists as well as coverage with specialists at the same copay! True specialty care!

Members are able to receive quality dental care at reasonable and predictable fees with a strategy of early detection, prevention and health maintenance between patient and dentist, The Total Care Plan is a cornerstone of true cost containment for the employee and the employer.

Benefit Highlights

- Adult and Child orthodontics coverage - no lifetime maximum benefit
- Oral Exams and Cleanings covered after a \$10 copay once every 6 months
- Additional cleanings or exams available at listed copayment
- Fluoride treatment covered to age 15
- Nightguard covered one in a 12-month period
- Preventive care covered at 100% after a \$10 copay
- Sealants for permanent molars covered to age 17
- Specialist services covered at the listed copayment amount
- TMJ procedures and services provided at 20% below office's customary fee

- Over 400 Contracted General Dentists
- Providers Audited/ Re-Credentialed Triennially
- Over 150 Contracted Specialists
- No Prior Authorization
- No Claim Forms
- No Waiting Periods
- No Annual Maximum
- Pre-Existing Conditions Covered
- No Deductibles
- No referrals for specialists needed
- Underwritten by TDA of Utah, Inc.

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Indemnity Plans: PPO, MAC, EPO

TDA's PPO, MAC, and EPO options are traditional indemnity plans with the benefit of a large national network attached!

These programs have been designed with you and your groups in mind. From high in network coverage usually starting at 100/90/60% to any variety of plan maximum and out of network co-insurance.

The PPO, MAC, EPO plans offer a solid contract and the ability for each member to select any dentist they choose. TDA's provider discounts are some of the best in the industry and will greatly reduce the members out of pocket costs when utilized. Plan maximums start at \$1,000 and go up to \$5,000!

In addition to having one of the largest state and national provider networks (over 85,000 nationwide) we offer an in network orthodontic discount on every plan for children and adults at no additional charge.

The EPO option will greatly reduce premiums and offers members access to the largest TDA panel available and has a annual maximum of \$5,000 per person! The EPO plan is an in network plan only!

- Adult and Child Ortho Discount Included
- In & Out-of-Network Coverage
- AZ, CO, ND, NM, & UT TDA PPO Networks
- Uses TDA's PPO Provider Directory
- DenteMax Network in non-TDA States
- Large national and local provider networks
- Over 85,000 nationwide

Benefit Highlights

- Exams, x-rays, and cleanings typically covered under Preventive Services
- Endodontics and Periodontics typically covered under Basic Services
- Oral Surgery typically covered under Basic Services
- Inlays, Crowns, Prosthodontics, and Dentures typically covered under Major Services
- Fluoride treatment allowed once in a 12 month period up to age 19
- Two evaluations allowed in a 12 month period
- One cleaning (prophylaxis) allowed once in a 6 month period
- Sealant allowed for treatment of the occlusal surface of a permanent molar to age 17
- X-rays: one entire denture series or one panoramic film allowed in a 3 year period

PPO and MAC Plans

	In Network	Out of Network
Class I	100%	100%
Class II	90%	80%
Class III	60%	50%
Class IV	50% for children under 19 (groups over 10 only)	
Deductible	\$50 Per person, max at three per family	
Maximum	\$1,000 per member	
Participation	2-5 100%, 6+ employer paid 75%, Vol 30%	

EPO Plans

In Network only		
Class I	100%	Class IV 50% for children
Class II	70%	under 19 (groups over 10 only)
Class III	50%	
Deductible	No deductible for group 5 and over! \$25/\$75 for groups under 5	
Maximum	\$5,000 per member	
Participation	2 or more, no percentage required!	

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Elite Choice

The Elite Choice/Plus provides the option of receiving dental care from any dentist, whether contracted with TDA or not. And the decision can be made at the time of service!

The Elite Choice/Plus program emulates a traditional indemnity program of approximately 100/80/50% coverage. Since the program is set up by co-payments, the member is always informed as to their portion of the dental treatment! Plus each member has a \$5,000 annual maximum

The Elite Choice/Plus Dental plan is a co-payment PPO plan - a "hybrid" between a DHMO dental plan and a PPO plan.

The plan design provides members the freedom of a PPO plan with the security and knowledge of fixed copayments.

Even when receiving services out-of-network, TDA publishes its maximum allowable charge payable to the provider, so members can calculate their share of the cost. However, when dental care services are received from TDA contracted dentists, out-of-pocket expenses will be significantly less.

Benefit Highlights

- Exams, X-rays, cleanings, topical application of fluoride – covered at 100% after \$15 copay
- Fluoride treatment covered once in a twelve-month period up to age 19
- OrthoEdge adult and children orthodontic discount benefit included
- Panoramic film or complete intraoral x-rays, including bitewings, once in a 3-year period
- True specialty care benefit! (copays remain the same for all providers)
- Sealants covered one time for permanent molars to age 17
- TDA's MAC fee paid to out-of-network providers
- Two cleanings per year (once in a 6 month period) at no charge
- Two periodic, limited or comprehensive oral evaluations in any 12-month period

- DHMO/PPO Hybrid
- 100/80/50% coverage in a co-pay plan
- \$5,000 annual maximum
- No waiting periods
- In & out-of-network coverage
- Pre-existing conditions covered
- Uses TDA's PPO/Elite Plus provider directory
- No deductibles for groups over 5
- Underwritten by Companion Life Insurance Company, rated A+ by AM Best

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Vision Discount Plan

What is Total Dental Administrators' Vision Discount Plan? It's a managed vision care program combining unlimited choice with quality and value, offered through EyeMed Vision Care. It is provided free of charge to all employees and dependents enrolled in a Total Dental Administrators Dental Plan.

Hearing Services Plan

What is a Total Dental Administrators Hearing Services Plan? It's a hearing care program combining unlimited choice with quality and value. It is provided free of charge to all employees who are enrolled in a TDA dental plan. The Hearing Services Plan (HSP) may be extended to any family member!

Prescription Drug Benefits

As a client of Total Dental Administrators, you and your family have access to a FREE Prescription Drug Card program. Simply download your free card below and receive savings of up to 75 percent (savings average around 30 percent) at more than 50,000 national and regional pharmacies. Please enter your name and e-mail below and the system will generate a printable membership card for you. You may create as many cards as you need. This card is pre-activated and can be used immediately!



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For more information on these value added plans offered at no extra charge please visit us at www.tdadental.com

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