



TruAssure Dental Plans

TRUE CHOICES. TRUE SAVINGS. TRUE PROTECTION.
TRULY GOOD COVERAGE.



Small Group Select

TruAssure Small Group Select Dental Plans for Small Businesses With 2-9 Eligible Employees*

At TruAssure, we cater to your needs and our dental plan designs were developed with you in mind. We provide the dental coverage employees want and make administration for groups as easy as possible. Our plans offer small businesses comprehensive dental coverage that helps attract and retain employees. And our pooled rates provide the best overall savings for your group. We make dental plans hassle-free for groups and their employees.

We offer comprehensive plans that include a variety of options and benefits that many others don't include, such as three cleanings and exams per year and composite (white) fillings on all teeth. Our plans also let groups choose from a range of deductibles and annual maximums as well as forgo waiting periods to ensure that plans are affordable and meet their employees' needs. When you choose TruAssure as your dental benefits carrier, you can be sure that you're making the best choice for your employees *and* your company.

Why a small group dental plan makes sense for your small business:

- **Truly affordable coverage.** Our dental plans help keep your bottom line manageable.
- **No waiting periods.** Our plans give you the ability to waive waiting periods for your employees. Most carriers have waiting periods.
- **Our plans focus on prevention with exams, cleanings, fluoride and sealants covered at 100% in-network.** Your employees get the preventive dental care they need before small issues turn into more costly and time-intensive treatments.
- **Flexibility in plan coverage.** We offer flexible plan options to meet the needs of your group at an affordable rate.
- **Stand-alone plans independent of your health insurance.** You'll get richer coverage and lower out-of-pocket costs than a plan that's "embedded" in a health plan.
- **Network dentists where employees need them.** Employees can find dentists who best fit their schedules and location – close to home or near the office.
- **Service that will make you smile.** Your employees get accurate and timely answers to their questions, allowing you to manage the rest of your business.



TruAssure Small Group Select dental plans feature:

- The freedom to choose your own dentist
- Three cleanings and exams per year
- Composite (white) fillings covered
- Deductible options
- Choice of annual maximums
- MAC (Maximum Allowable Charge) plan option available
- Extra coverage options including orthodontia (groups with 5-9 eligible employees only)
- Option to waive waiting periods (groups with 5-9 eligible employees only)

*All plans not available in all states. Visit truassure.com to see what plans are available in your state.

TruAssure Select dental plans are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the United Concordia, DenteMax and Connection dental networks.



Learn more at truassure.com or contact your sales representative for additional information.

PLAN DESIGN SUMMARY

TruAssure Small Group Select Dental Plans*



2-4 eligible employees

Summary of Coverages	In-Network	Out-of-Network
Annual Maximum Options	<ul style="list-style-type: none"> \$1,000 \$1,500 \$1,750 \$2,000 	<ul style="list-style-type: none"> \$1,000 \$1,500 \$1,750 \$2,000
Deductible Options (Applies to Coverage B and C only. Optional for Coverage A on \$50/\$150 deductible option only.)	<ul style="list-style-type: none"> \$50 or \$75 per individual \$150 or \$225 per family 	<ul style="list-style-type: none"> \$50 or \$75 per individual \$150 or \$225 per family
Preventive Services (Coverage A) <ul style="list-style-type: none"> Exams (three per year) Cleanings (three per year) Bitewing X-rays Fluoride treatment (under age 19) Space maintainers (under age 19) Sealants (under age 19) 	Plan pays 100%	Plan pays 100%
Basic Services (Coverage B) <ul style="list-style-type: none"> Fillings (posterior composites covered) 	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services (Coverage C)** (12-month waiting period may apply.+) <ul style="list-style-type: none"> Denture relines and rebases; adjustments Repairs to crowns, dentures and bridges Crowns, onlays, post and core Complete and partial dentures Fixed bridge work Periodontic services*** Endodontic treatment*** Oral surgery*** <p>***These benefits can be moved as a coverage grouping to Coverage B.</p>	Plan pays 50% after deductible	Plan pays 50% after deductible

TruAssure Select dental plans are offered in association with the DenteMax Plus dental network arrangement, which includes participating dentists from the United Concordia, DenteMax and Connection dental networks. DenteMax Plus dentists accept new patients. In-network services are paid off the PPO fee schedule. Groups have the option to have out-of-network services paid off the PPO fee schedule (MAC plan) or paid based on the 90th percentile of reasonable and customary fees (90th R&C).

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+Waiting periods for Coverage C (Major Services) apply for groups with no prior coverage.

**For Minnesota-based groups: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota-based groups only.

Learn more at truassure.com.

PLAN DESIGN SUMMARY

TruAssure Small Group Select Dental Plans*



5-9 eligible employees

Summary of Coverages	In-Network	Out-of-Network
Annual Maximum Options	<ul style="list-style-type: none"> \$1,000 \$1,500 \$1,750 \$2,000 \$2,500 	<ul style="list-style-type: none"> \$1,000 \$1,500 \$1,750 \$2,000 \$2,500
Deductible Options (Applies to Coverage B and C only. Optional for Coverage A on \$50/\$150 deductible option only.)	<ul style="list-style-type: none"> \$50 or \$75 per individual \$150 or \$225 per family 	<ul style="list-style-type: none"> \$50 or \$75 per individual \$150 or \$225 per family
Preventive Services (Coverage A) <ul style="list-style-type: none"> Exams (three per year) Cleanings (three per year) Bitewing X-rays Fluoride treatment (under age 19) Space maintainers (under age 19) Sealants (under age 19) 	Plan pays 100%	Plan pays 100%
Basic Services (Coverage B) <ul style="list-style-type: none"> Fillings (posterior composites covered) 	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services (Coverage C)** (Optional 12-month waiting period may apply. Option to waive.+) <ul style="list-style-type: none"> Denture relines and rebases; adjustments Repairs to crowns, dentures and bridges Crowns, onlays, post and core Complete and partial dentures Fixed bridge work Periodontic services*** Endodontic treatment*** Oral surgery*** <p>***These benefits can be moved as a coverage grouping to Coverage B.</p>	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontics (Coverage D) (12-month waiting period may apply.+) (Adult or child orthodontia optional and available to all groups)	Plan pays 50%	Plan pays 50%
Orthodontia Lifetime Maximum (Optional and available to all groups)	\$1,000	\$1,000

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+Waiting periods for Coverages C and D (Major Services and Orthodontics) apply for groups with no prior coverage. Groups with no prior coverage have the option to waive the waiting period for Coverage C (Major Services).

**For Minnesota-based groups: Coverage for treatment of Temporomandibular Joint Disorders (TMJ) and Craniomandibular Disorders (CMD) are covered in Major Services (Coverage C) for Minnesota-based groups only.

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