

DENTAL
DIRECT

Your dental plan should see
not your insurance company



The problem

Traditional insurance plans do not offer:

- Freedom of choice
- Low administrative costs
- Coverage for all procedures
- Flexibility
- Plans designed for each customer's need



The solution



1. Dental Direct Reimbursement and Dental Direct Assignment

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2. A self-funded dental plan
3. Dental Direct puts the interests of the employer and their employees first

How do direct reimbursement & direct assignment differ from dental insurance?



- With Dental Direct *you control*
 - ✓ Choosing a dentist
 - ✓ Procedures covered
 - ✓ Reimbursement scale
- The result is a dental benefit that puts the control back in your hands
- Self-funded

Why self-funded dental benefits work?



- Dental claims are:
 - ✓ Non-catastrophic
 - ✓ Predictable
 - ✓ Not over-utilized
- On average, 40% of employees with dental insurance don't visit a dentist within a given year
- With traditional insurance, you still pay a premium even if you don't use the service. With a self-funded plan you only pay what you use.
- Average paid dental claim is \$150.00
- Stop-loss insurance available

Options to fit any company



Dental Direct Reimbursement

- Cost effective, self-funded, benefit plan that reimburses an employee for covered dental care expenses
- Directly reimburses the employee for their incurred dental expenses from a fund established by the employer
- No networks; ability to visit any licensed dentist
- All dental procedures covered
✓ Except cosmetic
- *Freedom of Choice*

Dental Direct Assignment

- Cost effective, self-funded, benefit plan that allows a covered employee to reimburse the dentist directly.
- No networks to join; ability to visit any licensed dentist
- All dental procedures covered
✓ Except cosmetic
- *Freedom of Choice*

“Our plan has been great! My associates and I know whatever Dental procedures we have will be covered, period.”
President, Contractor, 27 employees

Benefit to the Employer



- Control over your dental benefits
- Fully customized benefit for the company
- Lower administrative costs
- Happier and healthier employees

Benefit to the Employee



- Freedom of choice to visit any licensed dentist
- Prompt reimbursement
- Simple benefit that is easy to understand and just as easy to use
- No procedure exclusions
 - ✓ except cosmetic

“We are thoroughly satisfied because of the ease of use, quickness of claims, absence of grey areas and gaps of coverage.”
Small manufacturing company with 32 employees

Dental Direct at Work



“It’s awesome! It is the most cost-saving for the company and it has the right benefits for my employees.”

Large Automobile Dealer with 240 employees, Richmond, Virginia



- Can be combined with qualified plans such as Section 125, FSA, HRA and HSA
- Employees can pay their portion of dental expenses with pre-tax dollars

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Everybody wins!

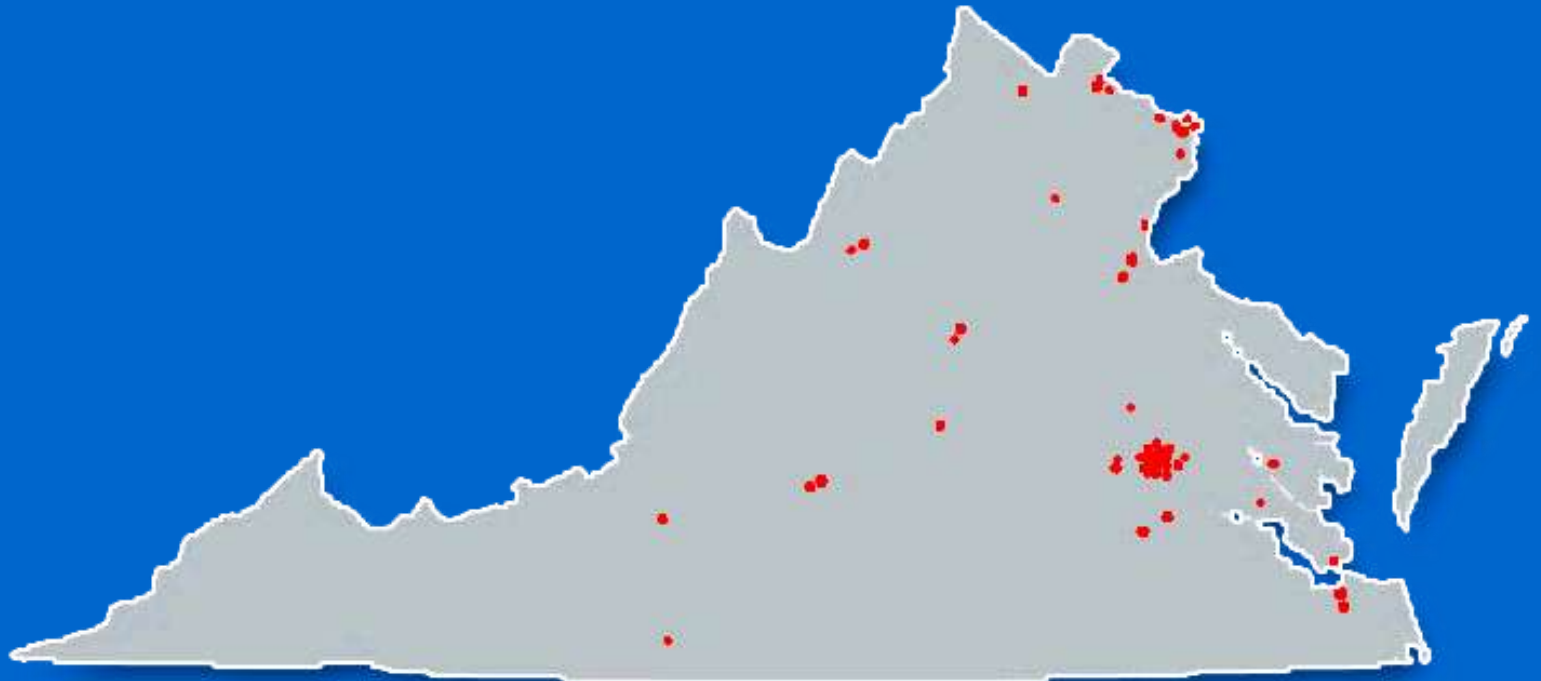


Employer

Employee

Dentist

Clients across Virginia



Dental Direct Reimbursement and Assignment can be used anywhere in Virginia and throughout the United States.

Selected Industries Using Dental Direct



- Hospitals
- Public and Private Schools
- Contractors
- Engineers
- Retail Convenience Stores
- Manufacturers
- Industry Associations
- Banks
- Retirement Communities
- Physician's Practices
- Consultants
- Printers

How easy is it?



- For a free assessment of your current dental costs vs. Dental Direct

call (888) 379-2218

- Cost estimates for a Dental Direct plan are readily available upon request.

How do you sign up?



Virginia Dental Association

7525 Staples Mill Road
Richmond, VA 23228
(804) 261-1610
(800) 552-3886 (toll-free)
www.vadental.org

Benefits Administration, Inc

1913 Huguenot Rd., Suite 100
Richmond, VA 23235
(804) 379-2218
(888) 379-2218 (toll-free)
www.benefitsadmin.net

Thank You

