

# Dental Coverage

The Right Investment for Your Client's Organization



**Dental coverage is a great investment.** It can help attract and retain valued staff. It can improve the overall health of your client's organization. And, dental checkups can spot early symptoms of diabetes and detect certain cancers, cardiovascular disease, stroke, adverse pregnancy, and other medical conditions.

Add EmblemHealth Dental to your benefit portfolio!



**CHOICE.** A wide range of product designs, cost-sharing options, and price points.

**FLEXIBILITY.** Customized individual and family deductibles, coinsurance levels, and annual maximums, and a variety of out-of-network reimbursement levels to suit your clients' specific needs.

**QUALITY.** All EmblemHealth dental networks are credentialed by an NCQA-certified Credentials Verification Organization (CVO).

**ACCESS.** Access to over 10,000 providers in New York and New Jersey, plus over 150,000 providers nationwide on an in-network basis.

**AFFORDABILITY.** Choose from great options:

- Contributory plan options as well as Voluntary plan options, at no cost
- Competitive pricing
- Discounts for bundled coverage with medical offerings
- Student/non-student coverage
- Ability to offer on a fully insured or self-insured basis

Additionally, EmblemHealth provides efficient claims processing, hassle-free administrative flexibility and response services, and fast reimbursement for out-of-network care. We also have a great mobile app for our members so they can access the information they need whenever they need it.

Our Offerings	Access PPO/EPO	Preferred PPO/EPO	Preferred Premier PPO/EPO	Preferred Plus PPO/EPO
<b>Preventive &amp; Diagnostic Dental Services</b>	Paid in full* 100%, in-network coverage under the Preferred Network.	Paid in full* 100%, in-network coverage under the Preferred Network.	Paid in full* 100%, in-network coverage under the Preferred Premier Network, plus no balance billing by network providers.***	A larger network (Preferred Plus) with various cost sharing options available.
<b>Basic Dental Services</b>	Paid in full* 100%, in-network coverage under the Preferred Network for crown, bridge and denture repair only; other basic dental services are not covered, but are available for direct purchase from network dentists at reduced fees under the discount program**	Paid in full* 100%, in-network coverage under the Preferred Network. Various cost-sharing options other than 100% paid in full are also available.	Various patient cost-sharing options are available under the Preferred Premier Network, plus no balance billing by network providers.***	A larger network (Preferred Plus) with various cost-sharing options available.
<b>Major/Complex Dental Services</b>	Not covered; available for direct purchase from network dentists at reduced fees under the discount program**	Paid in full* 100%, in-network coverage under the Preferred Network. Various cost-sharing options other than 100% paid in full are also available.	Various patient cost-sharing options are available under the Preferred Premier Network, plus no balance billing by providers.***	A larger network (Preferred Plus) with various cost-sharing options available.
<b>Orthodontic Dental Services</b>	Not covered; available for direct purchase from network dentists at reduced fees under the discount program**	Various patient cost-sharing options are available under the Preferred Network.	Various patient cost-sharing options are available under the Preferred Premier Network, plus no balance billing by providers.***	A larger network (Preferred Plus) with various cost sharing options available.
<b>Annual Maximum rollover feature for unused annual maximum benefits</b>	Not available	Included	Included	Included

\*After meeting the deductible(s), plan members pay no additional out-of-pocket costs for covered in-network services and procedures until the plan's annual and/or lifetime benefit maximum is reached. Members may have out of pocket costs for enhanced services and/or upgraded materials.

\*\*The discount program is not insurance. It allows members to access dental services, at their own cost out-of-pocket, from network providers at our pre-established discounted, negotiated fees.

\*\*\*Members may not be billed by a participating provider for the difference between the amount billed and the amount allowed by plan when certain enhanced services are provided and/or upgraded materials are used.



## New Vision to Help You Navigate Today's Health Insurance.

**Health care for all of us.**

Call your EmblemHealth sales representative to get  
a Dental proposal for your client's today!

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