



## SDC Kentucky Small Group Dental Plans—2019 2–50 enrolled employees

The small group dental plans are guaranteed for 12 months when implemented by December 31, 2019. **Employer groups with 30 or more enrolled employees may be considered for other plan options.** Employer groups with 51 enrolled employees or more will be individually underwritten based on the group's specifications. Current groups with SDC may not be eligible for these rates.

### National network

SDC is licensed to sell to groups domiciled in Ohio, Kentucky and Indiana. Our network of participating dentists and specialists offers coverage across the country with **nearly 650,000 access points nationwide** and growing. *Enrolled Members are encouraged to seek care from a participating dentist.* Please visit SDC's website [superiordental.com](http://superiordental.com) for a directory of participating dentists.

### No-cost extras offered to members with every plan



**SDC Mobile:** Our convenient app gives members on-the-go access to their plan and Mobile ID card.



**Free Second Opinion:** SDC will provide a no-cost second opinion by a participating dentist for covered extensive treatments that include numerous or costly services.



**SMILERIDER™:** This is a supplemental cosmetic rider that provides a 15% discount for elective cosmetic services including teeth whitening, veneers, bonding, porcelain facings, etc.



**Vision Discount:** Administered through EyeMed Vision Care® Discount Plan, members enjoy discounts on vision products and services.



**Prescription Discount:** This discount provides a savings of up to 20% off retail price on many prescription drugs at participating pharmacies.

## Open Access Small Group Dental Plans

	Plan A In/Out of Network	Plan B In/Out of Network	Plan C In/Out of Network
<b>Preventive</b>	100%	100%	100%
<b>Basic</b>	50%	50%	80%
<b>Major</b>	30%	50%	50%
<b>Contract Maximum</b>	\$750	\$1,000	\$1,000
<b>Orthodontia (Optional)</b>	See options below	See options below	See options below
<b>Deductible</b> (applies to Basic and Major only)	\$50/\$150	\$50/\$150	\$50/\$150
<b>Copay</b>	\$0	\$0	\$0

### Base Plans without Orthodontia

Employee	\$17.10	\$20.87	\$24.22
Employee + Spouse	\$34.20	\$41.74	\$48.45
Employee + Child(ren)	\$42.76	\$52.18	\$60.56
Family	\$55.17	\$66.83	\$77.17

### Additional Rating Options

First, select the desired base rates, then begin calculations of any additional rating options

No Deductible	Base rates plus 5%	Base rates plus 5%	Base rates plus 5%
\$25/\$75 Deductible (applies to Basic and Major only)	Base rates plus 3%	Base rates plus 3%	Base rates plus 3%
\$50/\$100 Deductible (applies to Basic and Major only)	Base rates plus 2%	Base rates plus 2%	Base rates plus 2%
\$750 Contract max	N/A	Base rates less 5%	Base rates less 5%
\$1,000 Contract max	Base rates plus 5%	N/A	N/A
\$1,500 Contract max	Base rates plus 11%	Base rates plus 11%	Base rates plus 11%
50%/\$750 Orthodontia (minimum 10 enrolled employees)	Base rates plus 7.5% (on any tier greater than EE+Sp)	Base rates plus 7.5% (on any tier greater than EE+Sp)	Base rates plus 7.5% (on any tier greater than EE+Sp)
50%/\$1,000 Orthodontia (minimum 10 enrolled employees)	Base rates plus 10% (on any tier greater than EE+Sp)	Base rates plus 10% (on any tier greater than EE+Sp)	Base rates plus 10% (on any tier greater than EE+Sp)
Endodontics in Major	Base rates less 4%	N/A	Base rates less 4%
Periodontics in Basic	Base rates plus 2%	N/A	Base rates plus 2%
Copay of \$10 (applies to Preventive exams only)	Base rates less 5%	Base rates less 5%	Base rates less 5%

*All changes and/or calculations added to the listed rates must be approved by SDC before finalization*

No Waiting Periods—No Missing Tooth Clause—No Balance Billing (In Network)—No Claim Forms (In Network)

### SDC small group underwriting guidelines

**Employer contribution:** N/A

**Participation requirement:** Minimum of 2 enrolled employees; Minimum of 10 enrolled employees for the Orthodontia options.

**SIGN UP IS EASY!**

Contact SDC's Account Services team at  
[accountservices@superiordental.com](mailto:accountservices@superiordental.com) | 800.762.3159 | [superiordental.com](http://superiordental.com)