



## SDC SOCA\* 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<br>In/Out of Network | Plan B<br>In/Out of Network | Plan C<br>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><br>(applies to Basic and Major only) | \$50/\$150                  | \$50/\$150                  | \$50/\$150                  |
| <b>Copay</b>   | \$0                         | \$0                         | \$0                         |

### Base Plans without Orthodontia

|                       | Plan A  | Plan B  | Plan C  |
|-----------------------|---------|---------|---------|
| Employee              | \$20.53 | \$25.06 | \$29.08 |
| Employee + Spouse     | \$41.06 | \$50.11 | \$58.61 |
| Employee + Child(ren) | \$51.33 | \$62.64 | \$72.70 |
| Family                | \$66.23 | \$80.23 | \$92.64 |

### Additional Rating Options

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

|  | Plan A   | Plan B   | Plan C   |
|--|--|--|--|
| No Deductible  | Base rates plus 5%                                       | Base rates plus 5%                                       | Base rates plus 5%                                       |
| Sole Proprietor**  | Base rates plus 10%                                      | Base rates plus 10%                                      | Base rates plus 10%                                      |
| \$25/\$75 Deductible<br>(applies to Basic and Major only)  | Base rates plus 3%                                       | Base rates plus 3%                                       | Base rates plus 3%                                       |
| \$50/\$100 Deductible<br>(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<br>(minimum 10 enrolled employees)   | Base rates plus 7.5%<br>(on any tier greater than EE+Sp) | Base rates plus 7.5%<br>(on any tier greater than EE+Sp) | Base rates plus 7.5%<br>(on any tier greater than EE+Sp) |
| 50%/\$1,000 Orthodontia<br>(minimum 10 enrolled employees) | Base rates plus 10%<br>(on any tier greater than EE+Sp)  | Base rates plus 10%<br>(on any tier greater than EE+Sp)  | Base rates plus 10%<br>(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<br>(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.

\* To receive the SOCA discount, confirmation of a current SOCA membership must be submitted to SDC with the completed group application. Sole proprietors with a confirmed SOCA membership are eligible and expected to pay quarterly in advance.

\*\* For sole proprietor groups, the sole proprietor base rate must be calculated first by adding 10% to the above rates, then any additional rating options are calculated from that base rate.

**Sole Proprietor Enrollment, Billing and Terminations:** Eligible effective dates for sole proprietor groups and members are: January 1st, April 1st, July 1st, or October 1st. SDC will not accept sole proprietor effective dates for any other month. All paperwork, including the group application, enrollment form, auto pay form, and a copy of a voided check must be fully completed and submitted on or before the 10th of the month prior to the effective date. For example, a sole proprietor with an effective date of January 1st would need to have all forms submitted on or before December 10th. Sole proprietors that miss this deadline will be enrolled on the next eligible effective date. Sole proprietors are expected to pay quarterly in advance. The premium billing statement will be sent on or around the 15th of the last month in each quarter and will include the three months in the upcoming quarter. The quarterly premium payment will be deducted from your designated business account on or around the 10th of the first month in each quarter. Full payment for each quarter is expected for coverage to continue. For example, for the first quarter starting January 1st, the premium billing statement will be sent on or around December 15th and will include January, February and March and the quarterly premium payment will be automatically deducted on or around January 10th for the same three months.

**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)