



Choice Dental Plans

For Employer Groups
2-50 Employees

www.argusdentalvision.com

Toll Free 877.864.0625 | 4010 W. State St. | Tampa, FL 33609

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Choice Dental Plan Solutions Create Big Smiles

Welcome to Argus Dental & Vision, Inc., a premier benefits organization headquartered in Tampa, Florida. Founded in 2007 by a dentist to provide flexible dental benefits that offer value and quality to members, Argus is owned and operated by professionals with extensive experience in dental and vision benefits and clinical dentistry. Our products encompass an array of discount, fully-insured and self-funded plans that are unique, affordable and designed to meet the specific needs of our clients.

Choice Dental Plans were designed for employer groups with 2 or more employees and offer both employers and employees options to choose from and include:

MAC Choice - a MAC PPO plan that allows the members to select any dentist of their choice. However, as all claims are paid utilizing the in network fee schedule, it benefits the member to use an in network provider. Higher out of pocket costs are likely to be incurred by the member when using an out of network provider.

PPO Choice - a Preferred Provider Organization (PPO) plan that offers members the opportunity to select any dentist of their choice. When members receive services from an in-network provider, the claim will be paid based on the discounted fee schedule agreed to by the participating provider. Services received from providers that are considered out-of-network will be paid based on the 90th percentile of UCR charges in the area where services are rendered.

In Network benefits are based on a combination of providers from the Argus, DenteMax, and Maverest networks, making it one of the largest networks on the market. Both plans utilize a secondary or “passive” Preferred Provider Organization (PPO) network, further increasing the chances the claim will be paid as an in network claim which benefits the member.

Choice Dental Plans provide competitive price points for employers and employees alike. Employers may offer up to 3 plan choices and coinsurance percentages remain the same for in-network or out-of-network services. Choice Dental Plans can be offered as employer paid, contributory, or voluntary plans paid 100% by the employee. An employer may also choose to make a defined contribution and allow employees to choose which plan fits their needs and budget.

Argus Dental & Vision, Inc. is licensed through the Florida Office of Insurance Regulation as a Pre-Paid Limited Health Service Organization (PLHSO) and a Discount Medical Plan Organization (DMPO) under Florida Statutes Chapter 636, and as a Third Party Administrator (TPA) under Florida Statutes Chapter 626. Argus Dental & Vision, Inc. is appropriately licensed as a Third Party Administrator in other states outside of Florida where we offer our Choice Dental Plan products.

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Argus Choice Dental Plans 2 - 50 Lives

	<i>Basic MAC</i>	<i>Basic PPO</i>	<i>Major MAC</i>	<i>Major PPO</i>	<i>Ortho PPO— groups 15 or more only</i>
Dental Network					
In-Network	Argus	Argus	Argus	Argus	Argus
Out-of-Network	MAC	90th Percentile	MAC	90th Percentile	90th Percentile
Restrictions & Limitations					
Waiting Periods	None	None	None	None	None
Pre-Authorizations	Not required but recommended	Not required but recommended	Not required, but recommended	Not required, but recommended	Not required, but recommended
Deductible					
Annual—Per Person	\$50	\$50	\$50	\$50	\$50
Per Family Limit	3	3	3	3	3
Waived for preventive and diagnostic. Applies to both basic and major services					
Annual Maximum Benefit					
General & Specialty Services	\$1000/\$1500/ \$2000	\$1000/\$1500/ \$2000	\$1000/\$1500/ \$2000	\$1000/\$1500/ \$2000	\$1000/\$1500/ \$2000
Preventive & Diagnostic Care					
	In Network/Out of Network				
Routine exams and cleanings (one every 6 months)	100%	100%	100%/90%	100%/90%	100%
Fluoride treatment for children under age 19 (one per 12 months)	100%	100%	100%/90%	100%/90%	100%
Bitewing X-rays (one per 12 months)	100%	100%	100%/90%	100%/90%	100%
X-rays (full mouth or panorex, one per 36 months)	100%	100%	100%/90%	100%/90%	100%
Sealants for children ages 6 through 15 (one per tooth per 36 months)	100%	100%	100%/90%	100%/90%	100%
Space Maintainers	100%	100%	100%/90%	100%/90%	100%
Basic Care					
	In Network/Out of Network				
Simple restorative services (fillings)	80%	80%	80%/70%	80%/70%	80%
Simple teeth removal	80%	80%	80%/70%	80%/70%	80%
Emergency treatment for dental pain (minor procedures)	80%	80%	80%/70%	80%/70%	80%
Endodontics and Non-surgical Periodontics	80%	80%	80%/70%	80%/70%	80%
X-rays for roots of teeth	80%	80%	80%/70%	80%/70%	80%
Major Services					
	In Network/Out of Network				
Surgical Periodontics	Not Covered	Not Covered	50%	50%	50%
Surgical teeth removal and other Oral surgery	Not Covered	Not Covered	50%	50%	50%
Inlays and Onlays	Not Covered	Not Covered	50%	50%	50%
Crowns	Not Covered	Not Covered	50%	50%	50%
Prosthodontics (bridges, dentures)	Not Covered	Not Covered	50%	50%	50%
Orthodontia Services					
	In Network/Out of Network				
Coinsurance	Not Covered	Not Covered	Not Covered	Not Covered	50%
Orthodontia (Child only) Lifetime	Not Covered	Not Covered	Not Covered	Not Covered	\$1500

*This is a general outline of covered benefits and does not include all the benefits, limitations and exclusions of the policy. Please see your certificate for full details. Please refer to rate pages for rate factors and optional benefits. State variation may apply.

*Member responsible for any out of network costs which exceed the benefit allowance.

* MAC—Maximum allowable charge - Out of network allowance utilizes network fees

* PPO - Out of network allowance utilizes the 90th percentile of UCR

Argus Choice Dental Plans

Custom Plans

Custom plans for groups of 50 or more eligible employees are available upon request.

Eligibility

To qualify for either of these benefit plans, an employer must have a minimum of two (2) full-time employees and two (2) employees must maintain coverage in the plan for the coverage to remain in-force. Employers may choose the plan that is best for their employees. No employer contributions are required.

If the employer pays 100% of the single (Employee Only) rate, 100% of **ALL** eligible employees must have coverage through an Argus plan (this can include a PLHSO plan).

Participation requirements:

- Groups with 2 thru 50 eligible employees– 100% employee participation required (no waivers).
- Voluntary– 5 lives or more eligible (100% employee paid)- greater of 5 enrolled employees or 20% of eligible employees.
- Contributory– 5 lives or more eligible (Employer contributes some part of cost)- greater of 5 enrolled employees or 50% of eligible employees.
- Enrolled employees include all employees in an eligible group enrolled in an Argus plan

Multiple option offerings are available:

- Dual Option coverage is available to groups with 4 or more eligible employees.
- Triple Option coverage is available on a group by group basis subject to underwriting approval.
- A minimum of 2 employees must be enrolled at all times in each plan.

About our Carrier Partner – National Guardian Life Insurance Company

Since 1910, National Guardian Life (NGL) has consistently been rated one of America's most successful independent mutual life insurance companies. Adhering to the highest standards of quality and integrity, we continually demonstrate our commitment to our policy owners, their families, and the communities in which they work and live.

NGL continues to earn high ratings from A.M. Best Company, the leading provider of ratings and financial data for the insurance industry worldwide. NGL's A- (Excellent) rating further attests to our financial strength and ability to meet our policy owner obligations. In addition, NGL has moved up to number 92 on A.M. Best's list of Top 200 Insurers from their *Best's Statistical Study**.

**AMBest.com - Ratings current as of 08/05/2015*

Policy underwritten by National Guardian Life Insurance Company

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.

Policy Form Series NDNGRP 2010 and NDNGRP 04/06

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