

# argusChoice PPO



## argusChoice PPO

The Premier Choice for Employer Dental Plans

For Groups of  
2-50 Lives



**ARGUS DENTAL & VISION, INC.**

Toll Free 855.819.1873 | 4010 West State Street | Tampa, Florida 33609

[www.argusdentalvision.com](http://www.argusdentalvision.com)

For Broker Use Only. Not Available in All States.

## The Premier Choice in Dental Plan Solutions

Welcome to Argus Dental & Vision, a premier benefits organization specializing in flexible benefit plans and affordable premiums for employer groups. Founded in 2007 by a Florida dentist, Argus Dental & Vision offers a variety of individual and group plans, including the **argusChoice Dental Plan**.

**argusChoice** is designed to offer value-added benefit options to Employer Groups with two (2) or more employees, and to meet the needs of employers and their employees:

**PPO:** This plan allows employees to select any dentist of their choice. When services are provided by an in-network provider, out-of-pocket costs (if any) will generally be less than if performed by an out-of-network provider. Services performed out-of-network will be paid based on the basis of Usual, Customary and Reasonable (UCR) services in the area where services are rendered.

**MAC:** The Maximum Allowable Charge (MAC) plan allows employees to select any dentist of their choice, and all services performed are paid utilizing the network fee schedule. Employees benefit the most from using an in-network provider, as higher out-of-pocket costs are generally incurred by employees when using out-of-network providers.

**INDEMNITY:** This plan allows employees to select any dentist of their choice. Employee out-of-pocket costs are generally lower when receiving services at an in-network provider. Services performed out-of-network will be paid based on UCR services in the area where services are rendered.

## COVERED BENEFITS

### Preventive Services: Class A

- Routine Exams and Cleanings (Once every 6 months )
- Bitewing X-Rays (One per 12 months)
- Sealants (For children ages 6 through 15; one tooth per 36 months)
- Fluoride Treatment (For children under age 19; one per 12 months)
- Space Maintainers

### Basic Services: Class B

- Full Mouth X-Rays (One every 36 months)
- Amalgam Restorations (Fillings)
- Emergency Palliative Care
- Simple and Surgical Extractions
- Crown, Bridge and Denture Repair

### Major Services: Class C

- Inlays, Onlays, Crowns, Bridges and Dentures
- Non-Surgical and Surgical Periodontics
- Periodontal Maintenance
- Endodontics
- Oral Surgery
- Anesthesia



## The argusChoice Network

For in-network benefits, the **argusChoice** network is comprised of dentists nationwide that participate in any one of the following networks: ArgusChoice, DenteMax and Maverest.

Out-of-network benefits may also receive applicable network discounts from providers in networks under agreement with NovaNet, a national network program.

## Eligibility, Participation Requirements and Takeover

A minimum of two (2) employees must be on the PPO Choice plan at all times. No employer contributions are required, and the employer may choose the plan(s) best suited to meet their needs.

- 100% of employees are required for groups with eligible employees of 2 - 4 employees no waivers, i.e. covered by spouses plan.
- If the employer pays 100% of the premium, 100% of eligible employees must have coverage through an Argus plan.
- For groups of 5 or more employees where the employee pays 100% of the premium, groups must maintain the greater of 5 enrolled employees or 20% of the eligible employees after waivers.
- For groups of 5 or more employees where the employer and employees share the costs, the group must maintain the greater of 5 enrolled employees or 50% of the eligible employees after waivers.
- All employees and dependents covered under a plan being replaced by Argus Dental & Vision will receive up to 12 months of credit toward satisfying any graded benefits.
- Coverage is available for 100% family-related groups.
- Dentists and dental related businesses are ineligible.

## Multiple Plan Offerings

- Dual option plans are available to groups with 5 or more eligible employees.
- Triple option plans are available to groups on a group-by-group basis, and are subject to approval by Argus Dental & Vision.

*All plans are underwritten by National Guardian Life Insurance Company, rated A- (excellent) by A.M. Best Company.*

*National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America also known as The Guardian or Guardian Life.*

*\*A.M. Best.com—Ratings current as of 08/05/2015*

*Policy Form Series NDNGRP 2010 and NDNGRP 04/06*



	4 thru 50 Eligible Lives						
	2 thru 3 Eligible Lives						
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
<b>Preventive &amp; Diagnostic</b>	100/90	100/100	100/100	100/100	100/100	100/100	100/100
<b>Basic</b>	80/70	80/70	80/80	80/80	100/80	90/90	100/100
<b>Major (10% coinsurance first year)</b>	50/40	50/40	50/50	60/60	50/50	60/60	60/60
<b>Deductible per Year</b>	50	50	50	50	50	50	50
<b>Maximum</b>	1000	1000	1000	1000	1000	1000	1000
<b>Network Type of Plan</b>	PPO	PPO	MAC	PPO	PPO	PPO	PPO

### PLAN OPTIONS

#### 2 - 4 OPTIONS

- Requires 100% participation before waivers
- TMJ covered as major procedure
- Increase max to \$1250
- Eliminate deductible or change to \$100 lifetime

#### 5-24 OPTIONS

- Maximum - \$1250, \$1500, \$2000, \$2500
- Endo - move to Basic
- Perio - move to Basic
- Eliminate deductible or change to \$100 lifetime
- 90th percentile UCR
- TMJ covered as major procedure
- Ortho - child only

#### 25 - 50 OPTIONS

- Maximum - \$1250, \$1500, \$2000, \$2500, \$3000, \$4000, \$5000
- Endo - move to Basic
- Perio - move to Basic
- Oral Surgery - move to Basic
- Eliminate deductible or change to \$100 lifetime
- 90th percentile UCR
- TMJ covered as major procedure
- Ortho - child only

#### Orthodontia

- Benefit – 50% coinsurance with annual maximum of \$750 and lifetime maximum of \$1500
- Waiting period – 12 months waived for takeover
- Rate - Add \$12.00 to Employee and Children and \$15.00 to Family rate

#### Factors Applied to Basic Rates

- 1.03 - Change from PPO to Indemnity (In-network benefits become plan benefits)
- .80 - Change from PPO to MAC (In-network benefits become plan benefits)
- 1.10 - Less than 30% participation after waivers
- .90 - 80% or greater participation after waivers
- 1.02 - Increase UCR from 80th to 90th percentile
- 1.07 - Increase Maximum from \$1000 to \$1250
- 1.10 - Increase Max from \$1000 to \$1500
- 1.16 - Increase Max from \$1000 to \$2000
- 1.20 - Increase Max from \$1000 to \$2500
- 1.25 - Increase Max from \$1000 to \$3000
- 1.30 - Increase Max from \$1000 to \$4000
- 1.35 - Increase Max from \$1000 to \$5000
- 1.05 - Move endodontics from Major to Basic
- 1.05 - Move periodontics from Major to Basic
- 1.02 - Move oral surgery from Major to Basic
- 1.00 - Change deductible from \$50 annual to \$100 lifetime
- 1.075 - Change deductible from \$50 annual to \$0 annual
- 1.016 - Add TMJ coverage in Major services
- .875 - SIC Group A
- 1.00 - SIC Group B
- 1.10 - SIC Group C
- 1.20 - SIC Group D
- State of Washington Rates
  - 2-9 enrolled lives: 1.025
  - 10-24 enrolled lives: .94
  - 25-49 enrolled lives: .89



# argusChoice National Rates

For Plans with Effective Dates Thru 01/31/18



Basic Rates - Plan 1 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 20.12	\$ 22.70	\$ 25.00	\$ 27.02	\$ 28.74	\$ 30.46	\$ 33.05	\$ 34.49	\$ 37.94	\$ 46.27
Employee & Spouse	\$ 39.54	\$ 44.63	\$ 49.15	\$ 53.10	\$ 56.49	\$ 59.88	\$ 64.96	\$ 67.79	\$ 70.09	\$ 90.95
Employee & Child(ren)	\$ 52.64	\$ 59.41	\$ 65.42	\$ 70.69	\$ 75.20	\$ 79.71	\$ 86.48	\$ 90.24	\$ 93.31	\$ 121.07
Employee & Family	\$ 79.42	\$ 89.63	\$ 98.71	\$ 106.65	\$ 113.46	\$ 120.27	\$ 130.48	\$ 136.15	\$ 140.78	\$ 182.67
Basic Rates - Plan 2 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 20.70	\$ 23.36	\$ 25.73	\$ 27.80	\$ 29.57	\$ 31.34	\$ 34.01	\$ 35.48	\$ 39.03	\$ 47.61
Employee & Spouse	\$ 40.70	\$ 45.93	\$ 50.58	\$ 54.65	\$ 58.14	\$ 61.63	\$ 66.86	\$ 69.77	\$ 72.14	\$ 93.61
Employee & Child(ren)	\$ 54.44	\$ 61.44	\$ 67.66	\$ 73.10	\$ 77.77	\$ 82.44	\$ 89.44	\$ 93.32	\$ 96.50	\$ 125.21
Employee & Family	\$ 82.07	\$ 92.62	\$ 102.00	\$ 110.21	\$ 117.24	\$ 124.27	\$ 134.83	\$ 140.69	\$ 145.47	\$ 188.76
Basic Rates - Plan 3 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 18.43	\$ 20.80	\$ 22.91	\$ 24.75	\$ 26.33	\$ 27.91	\$ 30.28	\$ 31.60	\$ 34.76	\$ 42.39
Employee & Spouse	\$ 36.17	\$ 40.82	\$ 44.95	\$ 48.57	\$ 51.67	\$ 54.77	\$ 59.42	\$ 62.00	\$ 64.11	\$ 83.19
Employee & Child(ren)	\$ 47.68	\$ 53.81	\$ 59.26	\$ 64.03	\$ 68.12	\$ 72.21	\$ 78.34	\$ 81.74	\$ 84.52	\$ 109.67
Employee & Family	\$ 72.04	\$ 81.30	\$ 89.53	\$ 96.74	\$ 102.91	\$ 109.08	\$ 118.35	\$ 123.49	\$ 127.69	\$ 165.69
Basic Rates - Plan 4 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 22.83	\$ 25.77	\$ 28.38	\$ 30.66	\$ 32.62	\$ 34.58	\$ 37.51	\$ 39.14	\$ 43.06	\$ 52.52
Employee & Spouse	\$ 44.97	\$ 50.75	\$ 55.89	\$ 60.39	\$ 64.24	\$ 68.09	\$ 73.88	\$ 77.09	\$ 79.71	\$ 103.43
Employee & Child(ren)	\$ 57.90	\$ 65.35	\$ 71.97	\$ 77.76	\$ 82.72	\$ 87.68	\$ 95.13	\$ 99.26	\$ 102.64	\$ 133.18
Employee & Family	\$ 87.98	\$ 99.29	\$ 109.34	\$ 118.14	\$ 125.68	\$ 133.22	\$ 144.53	\$ 150.82	\$ 155.94	\$ 202.34
Basic Rates - Plan 5 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 22.28	\$ 25.15	\$ 27.69	\$ 29.92	\$ 31.83	\$ 33.74	\$ 36.60	\$ 38.20	\$ 42.02	\$ 51.25
Employee & Spouse	\$ 43.86	\$ 49.50	\$ 54.51	\$ 58.90	\$ 62.66	\$ 66.42	\$ 72.06	\$ 75.19	\$ 77.75	\$ 100.88
Employee & Child(ren)	\$ 58.40	\$ 65.91	\$ 72.58	\$ 78.42	\$ 83.43	\$ 88.44	\$ 95.94	\$ 100.12	\$ 103.52	\$ 134.32
Employee & Family	\$ 88.16	\$ 99.49	\$ 109.57	\$ 118.38	\$ 125.94	\$ 133.50	\$ 144.83	\$ 151.13	\$ 156.27	\$ 202.76
Basic Rates - Plan 6 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 23.50	\$ 26.52	\$ 29.21	\$ 31.56	\$ 33.57	\$ 35.58	\$ 38.61	\$ 40.28	\$ 44.31	\$ 54.05
Employee & Spouse	\$ 46.30	\$ 52.25	\$ 57.54	\$ 62.17	\$ 66.14	\$ 70.11	\$ 76.06	\$ 79.37	\$ 82.07	\$ 106.49
Employee & Child(ren)	\$ 59.98	\$ 67.70	\$ 74.55	\$ 80.55	\$ 85.69	\$ 90.83	\$ 98.54	\$ 102.83	\$ 106.32	\$ 137.96
Employee & Family	\$ 91.04	\$ 102.74	\$ 113.14	\$ 122.25	\$ 130.05	\$ 137.85	\$ 149.56	\$ 156.06	\$ 161.37	\$ 209.38
Basic Rates - Plan 7 (30 - 80% Participation and SIC Group B)										
Area	1	2	3	4	5	6	7	8	9	10
Employee Only	\$ 24.16	\$ 27.27	\$ 30.03	\$ 32.45	\$ 34.52	\$ 36.59	\$ 39.70	\$ 41.42	\$ 45.57	\$ 55.58
Employee & Spouse	\$ 47.64	\$ 53.76	\$ 59.20	\$ 63.97	\$ 68.05	\$ 72.13	\$ 78.26	\$ 81.66	\$ 84.44	\$ 109.56
Employee & Child(ren)	\$ 62.06	\$ 70.03	\$ 77.13	\$ 83.33	\$ 88.65	\$ 93.97	\$ 101.95	\$ 106.38	\$ 110.00	\$ 142.73
Employee & Family	\$ 94.10	\$ 106.20	\$ 116.95	\$ 126.36	\$ 134.43	\$ 142.50	\$ 154.59	\$ 161.32	\$ 166.80	\$ 216.43

STATE	AREA
<b>Alabama</b>	
350 - 356	1
Rest of State	2
<b>*Alaska</b>	10
<b>Arizona</b>	
850-853	2
860	5
Rest of State	4
<b>Arkansas</b>	
720-722	2
Rest of State	1
<b>California</b>	
900-904	6
931,934,939,940, 945-951,954, 959-961	7
941-944	8
Rest of State	5
<b>Colorado</b>	4
<b>*Connecticut</b>	7
<b>*Delaware</b>	8
<b>District of Columbia</b>	6
<b>*Georgia</b>	
300-302,305-309, 313,314	3
Rest of State	5
<b>Hawaii</b>	7
<b>*Idaho</b>	6
<b>Illinois</b>	
600-605, 627	6
606-618	5
625,626	4
Rest of State	3
<b>Indiana</b>	
460-462, 470-474, 478	2
Rest of State	3
<b>*Iowa</b>	3
<b>Kansas</b>	
674-679	4
Rest of State	3
<b>Kentucky</b>	
420-424	2
Rest of State	1
<b>*Louisiana</b>	
700-704	1
Rest of State	2
<b>Maine</b>	
040, 041	7
Rest of State	5

STATE	AREA
<b>Maryland</b>	
212	2
Rest of State	5
<b>*Massachusetts</b>	7
<b>Michigan</b>	
480-485	2
Rest of State	3
<b>Minnesota</b>	
560	4
561-565	3
Rest of State	5
<b>Mississippi</b>	2
<b>Missouri</b>	
630-634, 658	3
653	1
Rest of State	2
<b>*Montana</b>	2
<b>Nebraska</b>	
680, 681	1
Rest of State	2
<b>*Nevada</b>	
890, 891	2
Rest of State	6
<b>New Hampshire</b>	7
<b>*New Jersey</b>	5
<b>New Mexico</b>	3
<b>*New York</b>	
100-102	9
105-108	7
109-111	6
140-143, 147	3
Rest of State	5
<b>North Carolina</b>	6
<b>North Dakota</b>	
Rest of State	3
581	4
<b>Ohio</b>	
437-449	2
Rest of State	3
<b>Oklahoma</b>	
743,744,748	1
Rest of State	2
<b>Oregon</b>	
970-972	6
973-979	5

STATE	AREA
<b>*Pennsylvania</b>	
150-162	1
163-171,182,184-187	2
189,193,194	4
Rest of State	3
<b>*Rhode Island</b>	6
<b>South Carolina</b>	
290,291,293-295, 298,299	4
Rest of State	5
<b>*South Dakota</b>	3
<b>*Tennessee</b>	
373-378,380,385	2
379	3
Rest of State	1
<b>Texas</b>	
750-752,770, 773-777, 780- 785, 788, 789, 797, 798	2
799	1
Rest of State	3
<b>Utah</b>	3
<b>Vermont</b>	6
<b>*Virginia</b>	5
<b>Washington</b>	
980 - 982	7
983 - 984, 993, 994	6
985 - 992	5
<b>Wisconsin</b>	
530,531,534	4
532	3
Rest of State	5
<b>West Virginia</b>	
260,265	1
Rest of State	2
<b>Wyoming</b>	3

\*Pending Approval  
 For Broker Use Only.  
 Not Available in All States.  
 Florida rates provided separately.

# Standard Industry Classification (SIC) Codes

A			
100	199	Agriculture	Agriculture - Crops
200	299	Agriculture	Agriculture -Livestock
300	399	Agriculture	Agriculture, Forestry, Fishing
400	499	Agriculture	Agriculture, Forestry, Fishing
500	599	Agriculture	Agriculture, Forestry, Fishing
600	699	Agriculture	Agriculture, Forestry, Fishing
700	799	Agriculture	Agriculture - Services
800	899	Agriculture	Forestry
900	999	Agriculture	Fishing
1300	1399	Mining	Oil/Gas
1600	1699	Construction	Heavy Construction
1700	1799	Construction	Special Trade Contractors
2000	2099	Manufacturing	Food & Kindred Products
2200	2299	Manufacturing	Textile Mills
2300	2399	Manufacturing	Apparel
2400	2499	Manufacturing	Lumber & Wood Products, Except Furniture
2500	2599	Manufacturing	Furniture
2900	2999	Manufacturing	Petroleum & Coal
3200	3299	Manufacturing	Sone, Clay, Glass & Concrete Products
3300	3399	Manufacturing	Metals
3400	3499	Manufacturing	Fabricated Metals
4000	4099	Transportation	Railroad
4100	4199	Transportation	Local Transit
4200	4299	Transportation	Trucking & Warehousing
4300	4399	Transportation	US Postal Service
4400	4499	Transportation	Water Transport
4600	4699	Transportation	Pipeline
4700	4799	Transportation	Transport Services
4800	4899	Transportation	Communications
4900	4999	Transportation	Electric, Gas & Sanitary Services
5300	5399	Trade	Retail Trade - General
5400	5499	Trade	Retail Trade - Food
7000	7199	Services	Hotels
7500	7599	Services	Auto Repair & Garages
7600	7799	Services	Repair Service
7800	7899	Services	Motion Pictures

C			
6000	6099	Finance	Banks
6100	6199	Finance	Credit Agencies
6200	6299	Finance	Brokers
6300	6399	Finance	Insurance Carriers
6400	6499	Finance	Insurance Agents
6500	6599	Finance	Real Estate Agents
6600	6699	Finance	Real Estate Agents
6700	6999	Finance	Holding Invest. Co.
8000	8049	Health Services	Medical
8070	8099	Health Services	Medical
8300	8399	Services	Social Service
8600	8699	Services	Nonprofit Organization's
8800	8899	Services	Private Households

B			
1000	1099	Mining	Metal Mining
1100	1199	Mining	Mining
1200	1299	Mining	Coal Mining
1400	1499	Mining	Nonmetallic Mining
1500	1599	Construction	General Contractors
2100	2199	Manufacturing	Tobacco
2600	2699	Manufacturing	Paper & Allied Products
2700	2799	Manufacturing	Printing
2800	2899	Manufacturing	Chemicals
3000	3099	Manufacturing	Rubber & Plastics
3100	3199	Manufacturing	Leather
3500	3599	Manufacturing	Machinery
3600	3699	Manufacturing	Electrical Equipment
3700	3799	Manufacturing	Transportation Equipment
3800	3899	Manufacturing	Instruments
3900	3999	Manufacturing	Misc. Manufacturing
4500	4599	Transportation	Air Transportation
5000	5099	Wholesale Trade	Wholesale - Durable
5100	5199	Wholesale Trade	Wholesale - Non-Durable
5200	5299	Retail Trade	Bldg. Materials, Hardware, Garden Supply, & Mobile Home Dealers
5500	5599	Retail Trade	Automotive Dealers & Gasoline Service Stations
5600	5699	Retail Trade	Retail Trade - Apparel
5700	5799	Retail Trade	Home Furniture, Furnishings, & Equipment Stores
5800	5899	Retail Trade	Eating & Drinking Places
5900	5999	Retail Trade	Retail Trade - Misc.
7200	7299	Services	Personal Service
7300	7499	Services	Business Service
7900	7999	Services	Recreation
8050	8069	Health Services	Facility
8400	8599	Services	Museums & Zoos
8700	8799	Services	Engineering, Accounting
8900	9099	Services	Misc. Services
9100	9199	Public Admin	General Gov't
9200	9299	Public Admin	Judicial
9300	9399	Public Admin	Public Finance, Taxation & Monetary
9400	9499	Public Admin	Human Resource Programs
9500	9599	Public Admin	Environmental Quality & Housing Prgms
9600	9699	Public Admin	Economic Program Admin
9700	9899	Public Admin	International & National Security
9900	9999	N/A	No Code

D			
8100	8199	Services	Legal
8200	8299	Services	Education

\* Not applicable to Dentists, Dental Offices and Related Business

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.

## The Premier Choice for Employer Dental Plans

Argus Dental & Vision, Inc. is a premier dental and vision benefits organization dedicated to providing high-quality coverage, affordable rates, and superior customer service to individuals & families.

We are owned and operated by a team of professionals with extensive experience in insurance industry and the patient healthcare field.

Our mission is to provide dental and vision benefits that offer value and quality to our members, help promote the importance of oral and optical health, and achieve the satisfaction of our members.

We are a licensed Third Party Administrator, Discount Medical Plan Organization, Prepaid Limited Health Service Organization, Discount Health Care Program Operator, and an Independent Practice Association.

**More than \$6 billion** of productivity is lost each year because of dental related issues <sup>1</sup>

**90%** of employees agree that voluntary benefits add value to their benefits package <sup>2</sup>

## Why argusChoice?

At Argus Dental & Vision, we care about dental care. For many employees, taking care of their oral health can be complicated and expensive. The **argusChoice PPO** plan makes it easy for members to maintain their overall health and wellness by providing access to the affordable dental coverage they need and the quality service experiences they deserve.

### How do we make it happen?

#### Quality Service

Helping people look and feel their best goes beyond paying for exams and cleanings, it means giving them the power to make truly informed decisions about their dental care. We continuously strive for excellence, and are proud to be the first dental and vision plan in the country to be accredited for Quality Care by the Accreditation Association for Ambulatory Health Care.

#### Affordability & Accessibility

We believe in the guiding principles of making dental and vision care more accessible to everyone, and improving the quality of care they receive from providers. We provide members with access to quality in-network benefits and low out-of-pocket costs from dental providers credentialed in accordance with guidelines set forth by the National Committee for Quality Assurance and the Centers for Medicare and Medicaid Services .



<sup>1</sup> Center for Disease Control

<sup>2</sup> American Optometric Associate Eye-Q, 2012

**ARGUS DENTAL & VISION, INC.**

Toll Free 855.819.1873 | 4010 West State Street | Tampa, Florida 33609

[www.argusdentalvision.com](http://www.argusdentalvision.com)

For Broker Use Only. Not Available in All States.