

# argusChoice PPO



## argusChoice PPO-Florida

The Premier Choice for Employer Dental Plans

For Groups of  
2-50 Lives \*

\*\*Available in Florida Only



**ARGUS DENTAL & VISION, INC.**

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## 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 PPO Dental Plan**.

**Choice Dental** 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:

**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 dentists 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.

## COVERED BENEFITS

### Preventive Services: Class A

- Routine Exams and Cleanings (3 per year)
- Bitewing X-Rays (One per 12 months)
- Full Mouth X-Rays (One every 36 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

- Amalgam Restorations (Fillings)
- Emergency Palliative Care
- Crown, Bridge and Denture Repair
- Endodontics and Non-Surgical Periodontics
- Simple Extractions

### Major Services: Class C

- Inlays, Onlays, Crowns, Bridges and Dentures
- Oral Surgery
- Anesthesia
- No missing tooth exclusion
- Surgical Periodontics
- Surgical Extractions



## 2 thru 50 Eligible Lives

	<u>Basic MAC</u>	<u>Major MAC</u>	<u>Basic PPO</u>	<u>Major PPO</u>	<u>Ortho PPO</u>
Preventive & Diagnostic	100/100	100/90	100/100	100/90	100/100
Basic	80/80	80/70	80/80	80/70	80/80
Major	None	50/50	None	50/50	50/50
Deductible per Year**	50	50	50	50	50
Maximum	1000	1000	1000	1000	1000
Network Type of Plan	MAC	MAC	90th UCR	90th UCR	90th UCR

\*\*Deductible waived for Preventive and Diagnostic

### Region 1 Basic Rates - Basic MAC (30-80% Participation)

Employee Only	\$ 15.34
Employee & Spouse	\$ 30.05
Employee & Child(ren)	\$ 35.72
Employee & Family	\$ 54.19

### Basic Rates - Major MAC (30-80% Participation)

Employee Only	\$ 19.11
Employee & Spouse	\$ 37.58
Employee & Child(ren)	\$ 41.20
Employee & Family	\$ 63.92

### Basic Rates - Basic PPO (30-80% Participation)

Employee Only	\$ 17.12
Employee & Spouse	\$ 33.71
Employee & Child(ren)	\$ 39.89
Employee & Family	\$ 60.70

### Basic Rates - Major PPO (30-80% Participation)

Employee Only	\$ 21.44
Employee & Spouse	\$ 42.36
Employee & Child(ren)	\$ 46.25
Employee & Family	\$ 71.95

### Basic Rates - Ortho PPO (30-80% Participation)

Employee Only	\$ 23.12
Employee & Spouse	\$ 45.77
Employee & Child(ren)	\$ 54.62
Employee & Family	\$ 83.10

## PLAN OPTIONS

### 2—50 OPTIONS

- Maximum - \$1000, \$1,500, \$2,000
- 90th percentile UCR
- Takeover available on all group sizes
- Quote online at <http://quote.argusdental.com/florida/index.php>

### Orthodontia

- No waiting periods— child only
- Benefit – 50% coinsurance with a lifetime maximum of \$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 allowances.

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 Administration (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 argusChoice Network

For in-network benefits, the **argusChoice PPO** 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

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.

## 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 02/15/2018*

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

