

argusChoice PPO



argusChoice PPO

The Premier Choice for Employer Dental Plans

For Groups of
2-50 Lives



ARGUS DENTAL & VISION, INC.

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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 PPO 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 (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 Treatments (For children under age 19; one per 12 months)
- Space Maintainers

Basic Services: Class B

- Fillings (Amalgam and Composite)
- 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
- Periodontics
- Endodontics
- Oral Surgery
- Anesthesia
- Implants
- No missing tooth exclusion

Orthodontia: Class D



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, 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.

- Groups of 2 thru 4 eligible employees must enroll 2 employees.
- Groups of 5 thru 9 eligible employees must enroll 3 employees.
- Groups of 10 thru 49 eligible employees must enroll a minimum of 5 employees.
- All employees and dependents covered under a plan being replaced by Argus Dental & Vision will receive 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



5 thru 50 Eligible Lives

2 thru 4 Eligible Lives

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7
Preventive & Diagnostic	100/100	100/90	100/100	100/100	100/100	100/100	100/100
Basic	80/80	80/70	80/80	90/80	100/80	90/90	100/100
Major*	0/0	50/40	50/50	60/50	50/50	60/60	60/60
Deductible per Year**	50	50	50	50	50	50	50
Maximum	1000	1000	1000	1000	1000	1000	1000
Network Type of Plan	PPO	PPO	PPO	PPO	PPO	PPO	PPO

*10% coinsurance for major services in the first year for groups of 2 through 9 lives which is waived for takeover groups or can be waived on virgin groups with small rate load

\$50 deductible waived for Preventive and Diagnostic

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 for groups of 10+
- .875 - 80% or greater participation after waivers for groups of 10+
- 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
- .85 - SIC Group A
- 1.00 - SIC Group B
- 1.075 - SIC Group C
- 1.175 - SIC Group D
- State of Washington Rates
 - 2-9 enrolled lives: 1.025
 - 10-24 enrolled lives: .94
- Waive first year major coinsurance of 10%
 - 2-4 lives: 1.20
 - 5-9 lives: 1.10
 - 25-49 enrolled lives: .89
- Groups of 2-4 eligible—1.15
- Groups of 5-9 eligible
 - With participation < 80% - 1.075
 - With > 80% participation—1.00

argusChoice National Rates

For Plans with Effective Dates Thru 03/01/19



Basic Rates - Plan 1 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 13.90	\$ 15.68	\$ 17.27	\$ 18.66	\$ 19.85	\$ 21.04	\$ 22.83	\$ 23.82	\$ 26.20	\$ 31.96
Employee & Spouse	\$ 27.20	\$ 30.70	\$ 33.81	\$ 36.53	\$ 38.86	\$ 41.19	\$ 44.69	\$ 46.63	\$ 48.22	\$ 62.56
Employee & Child(ren)	\$ 43.05	\$ 48.59	\$ 53.51	\$ 57.81	\$ 61.50	\$ 65.19	\$ 70.73	\$ 73.80	\$ 76.31	\$ 99.02
Employee & Family	\$ 51.93	\$ 58.60	\$ 64.54	\$ 69.73	\$ 74.18	\$ 78.63	\$ 85.31	\$ 89.02	\$ 92.04	\$ 119.43
Basic Rates - Plan 2 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 18.00	\$ 20.32	\$ 22.38	\$ 24.18	\$ 25.72	\$ 27.26	\$ 29.58	\$ 30.86	\$ 33.95	\$ 41.41
Employee & Spouse	\$ 35.25	\$ 39.78	\$ 43.80	\$ 47.33	\$ 50.35	\$ 53.37	\$ 57.90	\$ 60.42	\$ 62.47	\$ 81.06
Employee & Child(ren)	\$ 45.61	\$ 51.48	\$ 56.69	\$ 61.25	\$ 65.16	\$ 69.07	\$ 74.93	\$ 78.19	\$ 80.85	\$ 104.91
Employee & Family	\$ 70.91	\$ 80.03	\$ 88.13	\$ 95.22	\$ 101.30	\$ 107.38	\$ 116.50	\$ 121.56	\$ 125.69	\$ 163.09
Basic Rates - Plan 3 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 19.85	\$ 22.40	\$ 24.66	\$ 26.65	\$ 28.35	\$ 30.05	\$ 32.60	\$ 34.02	\$ 37.42	\$ 45.64
Employee & Spouse	\$ 38.86	\$ 43.85	\$ 48.29	\$ 52.18	\$ 55.51	\$ 58.84	\$ 63.84	\$ 66.61	\$ 68.88	\$ 89.37
Employee & Child(ren)	\$ 50.64	\$ 57.15	\$ 62.94	\$ 68.00	\$ 72.34	\$ 76.68	\$ 83.19	\$ 86.81	\$ 89.76	\$ 116.47
Employee & Family	\$ 77.78	\$ 87.78	\$ 96.67	\$ 104.44	\$ 111.11	\$ 117.78	\$ 127.78	\$ 133.33	\$ 137.87	\$ 178.89
Basic Rates - Plan 4 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 21.27	\$ 24.01	\$ 26.44	\$ 28.57	\$ 30.39	\$ 32.21	\$ 34.95	\$ 36.47	\$ 40.11	\$ 48.93
Employee & Spouse	\$ 41.85	\$ 47.23	\$ 52.02	\$ 56.20	\$ 59.79	\$ 63.38	\$ 68.76	\$ 71.75	\$ 74.19	\$ 96.26
Employee & Child(ren)	\$ 55.90	\$ 63.08	\$ 69.47	\$ 75.06	\$ 79.85	\$ 84.64	\$ 91.83	\$ 95.82	\$ 99.08	\$ 128.56
Employee & Family	\$ 86.24	\$ 97.33	\$ 107.18	\$ 115.81	\$ 123.20	\$ 130.59	\$ 141.68	\$ 147.84	\$ 152.87	\$ 198.35
Basic Rates - Plan 5 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 21.17	\$ 23.89	\$ 26.31	\$ 28.43	\$ 30.24	\$ 32.05	\$ 34.78	\$ 36.29	\$ 39.92	\$ 48.69
Employee & Spouse	\$ 41.01	\$ 46.28	\$ 50.96	\$ 55.07	\$ 58.58	\$ 62.09	\$ 67.37	\$ 70.30	\$ 72.69	\$ 94.31
Employee & Child(ren)	\$ 52.71	\$ 59.49	\$ 65.51	\$ 70.78	\$ 75.30	\$ 79.82	\$ 86.60	\$ 90.36	\$ 93.43	\$ 121.23
Employee & Family	\$ 79.56	\$ 89.79	\$ 98.88	\$ 106.84	\$ 113.66	\$ 120.48	\$ 130.71	\$ 136.39	\$ 141.03	\$ 182.99
Basic Rates - Plan 6 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 22.32	\$ 25.19	\$ 27.74	\$ 29.98	\$ 31.89	\$ 33.80	\$ 36.67	\$ 38.27	\$ 42.09	\$ 51.34
Employee & Spouse	\$ 43.98	\$ 49.64	\$ 54.66	\$ 59.06	\$ 62.83	\$ 66.60	\$ 72.25	\$ 75.40	\$ 77.96	\$ 101.16
Employee & Child(ren)	\$ 54.14	\$ 61.10	\$ 67.29	\$ 72.70	\$ 77.34	\$ 81.98	\$ 88.94	\$ 92.81	\$ 95.96	\$ 124.52
Employee & Family	\$ 82.16	\$ 92.72	\$ 102.11	\$ 110.33	\$ 117.37	\$ 124.41	\$ 134.98	\$ 140.84	\$ 145.63	\$ 188.97
Basic Rates - Plan 7 (30 - 80% Participation and SIC Group B)										
Area	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>10</u>
Employee Only	\$ 22.95	\$ 25.90	\$ 28.53	\$ 30.82	\$ 32.79	\$ 34.76	\$ 37.71	\$ 39.35	\$ 43.28	\$ 52.79
Employee & Spouse	\$ 45.26	\$ 51.07	\$ 56.25	\$ 60.77	\$ 64.65	\$ 68.53	\$ 74.35	\$ 77.58	\$ 80.22	\$ 104.09
Employee & Child(ren)	\$ 56.00	\$ 63.20	\$ 69.60	\$ 75.20	\$ 80.00	\$ 84.80	\$ 92.00	\$ 96.00	\$ 99.26	\$ 128.80
Employee & Family	\$ 84.92	\$ 95.84	\$ 105.55	\$ 114.04	\$ 121.32	\$ 128.60	\$ 139.52	\$ 145.58	\$ 150.53	\$ 195.33

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

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

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

*NV and NY not available

**Indemnity Only

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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 ¹

90% of employees agree that voluntary benefits add value to their benefits package ²

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 .



¹ Center for Disease Control

² American Optometric Associate Eye-Q, 2012

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