



## Real Estate Agent Dental Plan SDC Group Dental Plans - 2017 Open Access

The following group dental plans are available exclusively to member groups of the Real Estate Agent Dental Plan. These plans are guaranteed for 12 months when implemented by December 31, 2017. Please refer to the back of this page for selling and benefit guidelines associated with these plans.

**Members are encouraged to seek care from a participating dentist.** Please visit SDC's website [www.superiordental.com](http://www.superiordental.com) for a directory of participating dentists and EyeMed discounts and locations.

	In Network	Out of Network		3-Tier Rates
<b>Plan #1076</b>	90% 50% 0% \$500.00	90% 50% 0% \$500.00	Preventive Basic Major Contract Maximum (per member, per contract period) No Deductible	\$22.50/ee \$47.28/ee+1 \$79.71/family
<b>Plan #631</b>	100% 50% 50% \$1,000.00	100% 50% 50% \$1,000.00	Preventive Basic Major Contract Maximum (per member, per contract period) No Deductible	\$31.66/ee \$66.48/ee+1 \$98.75/family

Superior Dental Care (SDC) will honor these rates as written and submitted by SDC. Any changes to this rate sheet – including additions, omissions, and errors in transfer of data – not made by SDC, made after the rate sheet was submitted by SDC, or that differ from the copy retained by SDC will not be honored.

These rates include all applicable ACA taxes and fees.

*[ee = employee only, ee+1 = employee+1 dependent (spouse/child), family = employee+2 or more dependents]*

### BENEFIT CATEGORIES

Preventive:	oral exams, x-rays, cleanings, fluoride treatments for children, emergency treatment
Basic:	fillings, root canal therapy, oral surgery, extractions, repairs & recementation
Major:	crowns, onlays, bridges, dentures, sealants for children, periodontal treatment

*To review the complete List of Covered Services, refer to SDC's Evidence of Coverage.*

### SDC GROUP UNDERWRITING GUIDELINES

- Employer Contribution: N/A
- Group Size: Employer groups with 50 or less enrolled employees may select 1 plan for their employees.
- Enrollment Criteria: Verification of the enrolling real estate agent's current and active status with the Board of Realtors will be asked for at the time of membership.
- Individual Real Estate Agents: Monthly premium will be auto-deducted from the designated account on the 10th of the month (or the next business day).
- Continued Realtor Eligibility: Determined at the time of renewal based on group size and specifics.

**NO WAITING PERIODS • NO MISSING TOOTH CLAUSE • NO BALANCE BILLING (In Network) • NO CLAIM FORMS (In Network)**

## **SELLING GUIDELINES**

SDC has included dental plans (see reverse side) to be offered and promoted exclusively to Real Estate Agent Dental Plan member agents. Real Estate Agent Dental Plan member agents may select this plan for their families/dependents and must follow the requirements listed on this rate sheet. This plan is administered through John Harder with The Scheller Bradford Group. Please forward a completed Agent Application and Auto Pay Form to:

**The Scheller Bradford Group**  
**John Harder**  
**463 Ohio Pike Ste 303**  
**Cincinnati, OH 45255**  
**Phone: (513) 528-2400 or Fax: (513) 528-6058**  
[john.harder@schellerbradford.com](mailto:john.harder@schellerbradford.com)

## **NATIONAL NETWORK**

SDC is licensed to sell to groups domiciled in Ohio, Kentucky and Indiana, with our network of participating dentists and specialists offering coverage across the country with **over half a million access points nationwide** and growing. **Enrolled Members are encouraged to seek care from a participating dentist or specialist to maximize their benefits.** Unless otherwise contracted, SDC's payments for out of network services will be directed to the Enrollee. Members receiving SDC payment for services performed by a non-participating dentist will be responsible for the full payment to that dentist. Any out of network service may be subject to a "balance bill" for any amount that the dentist's charge exceeds SDC's then current allowable amount for an eligible service. You may access our directory of participating dentists on our website [www.superiordental.com](http://www.superiordental.com). You may also call John Harder for more information.

**Enrollment:** Submit the completed enrollment forms to John Harder by the 10<sup>th</sup> of the month prior to the effective date of coverage. For example, if January 1<sup>st</sup> is the chosen effective date, all enrollment paperwork must be received by SDC no later than December 10<sup>th</sup>. When an agent (and dependents) enroll on the plan initially, they are required to stay on the plan for 12 months from the initial effective date. SDC offers open enrollment once per contract period during the month prior to the renewal of that contract period. Enrollment changes can only be made at open enrollment unless you experience a Qualifying Event (i.e., change in marital status, birth, etc.). All Qualifying Event changes must be submitted to SDC within 31 days of the event.

**Individual Real Estate Agents:** The monthly premium will be auto-deducted from the designated account on the 10<sup>th</sup> of the month (or the next business day).

**Online Access:** You may request ID cards, and access your plan design electronically through **Superior Direct Connect**, SDC's online account management system. This is a secure and confidential site. To sign up, access [www.superiordental.com](http://www.superiordental.com) and click on the Superior Direct Connect icon.

**Eligibility Information:** Dependents will be covered up to a maximum age of 26. Termination will be at the end of the birth month.

**Coordination of Benefits:** SDC does **coordinate benefits**. If enrolling your family, please give SDC information regarding any dental insurance your spouse may have. SDC follows the rules established by state law for coordination of benefits to decide which plan pays first. When covering dependents, the birthday rule is used. The parent whose birthday comes first in the calendar year is considered the primary carrier. If a divorce has occurred the plan follows divorce decree.

**Renewals:** Real Estate Agents will automatically renew on their anniversary date, unless prior written notification is received. However, if the Real Estate Agent elects to change plan designs, please let us know on or before the **10<sup>th</sup> of the month prior to the renewal date** so we can implement the change before their renewal.

**Pre-determinations:** Pre-determinations need to be sent in by your dentist for any services over \$400.00 or for periodontal services. Your responsibility is to ask your dentist if the Pre-determination was done, and approved by SDC. A copy of the Pre-determination will be mailed to you and your dentist which includes details of how the claim will be processed. If the claim does not meet benefit criteria, alternate benefits may be assigned. Alternate Benefits are based on the least expensive, professionally acceptable course of treatment, however you and your dentist may elect to perform the original course of treatment. If the more expensive course is elected, you may be responsible for the difference between the alternate benefit and the more expensive treatment. **All services** are subject to the policies and procedures of SDC.

## **VALUE-ADDED BENEFITS**

**SMILERIDER™:** When enrolling in SDC, you automatically receive this value-added benefit for you and your eligible dependents. This is a supplemental cosmetic rider that provides deep discounts for elective cosmetic services including teeth whitening, veneers, bonding, porcelain facings, etc. Please consult SDC's directory of dentists or SDC's website for a listing of dentists who provide these services in your area.

**EyeMed Vision Discount Plan:** As a member of SDC, you automatically receive this value-added benefit for you and your eligible dependents. The vision discount plan is administered through EyeMed Vision Care. The program provides discounts on examinations and materials with unlimited frequencies. Discounts towards these products and services are offered through LensCrafters, Sears, Target, JCPenney, Pearl Vision Centers, Optique locations worldwide, and at participating providers. Additionally, members will receive 15% savings towards either LASIK or PRK laser vision correction through the U.S. Laser Network Centers. This plan is not vision insurance.

**Second Opinion:** SDC will provide a Second Opinion by a participating dentist for extensive treatment plans. This is provided at no cost and without utilizing any portion of the individual's Contract Maximum. This benefit is required to be coordinated, in advance, through SDC's Dentist and Member Services team.