



Real Estate Agent Open Access Dental Plans—2018

These dental plans are available exclusively to Real Estate Agent Dental Plan member agents and are guaranteed for 12 months when implemented by December 31, 2018. Current groups with SDC may not be eligible for these rates.

National network

SDC is licensed to sell to groups domiciled in Ohio, Kentucky and Indiana. Our network of participating dentists and specialists offers 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.* Please visit SDC's website superiordental.com for a directory of participating dentists.

No-cost extras offered to members with every plan



SDC Mobile: Our convenient app gives members on-the-go access to their plan and Mobile ID card.



Free Second Opinion: SDC will provide a no-cost second opinion by a participating dentist for extensive treatments that include numerous or costly services.



SMILERIDER™: This is a supplemental cosmetic rider that provides a 15% discount for elective cosmetic services including teeth whitening, veneers, bonding, porcelain facings, etc.



Vision Discount: Administered through EyeMed Vision Care® Discount Plan, members enjoy discounts on vision products and services.



Prescription Discount: This discount provides a savings of up to 20% off retail price on many prescription drugs at participating pharmacies.

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Real Estate Agent Dental Plans

	Plan #1076 In/Out of Network	Plan #631 In/Out of Network
Preventive	90%	100%
Basic	50%	50%
Major	0%	50%
Contract Maximum	\$500	\$1,000
Deductible (applies to Basic and Major only)	None	None
Rates		
Employee	\$20.57	\$28.95
Employee + 1	\$43.23	\$60.78
Family	\$72.89	\$90.29
No Waiting Periods—No Missing Tooth Clause—No Balance Billing (In Network)—No Claim Forms (In Network)		

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 required at the time of enrollment.

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.

Selling guidelines

SDC has included dental plans to be offered and promoted exclusively to Real Estate Agent Dental Plan member agents. Real Estate Agent Dental Plan member agents may select 1 plan for their families/dependents and must follow the guidelines listed on this rate sheet. These plans are administered through John Harder with The Scheller Bradford Group. Please forward a completed Agent Application and Auto Pay Form to John Harder at the contact information below.

Enrollment: Submit the completed enrollment forms to John Harder by the 10th of the month prior to the effective date of coverage. For example, if January 1st is the chosen effective date, all enrollment paperwork must be received by SDC no later than December 10th. 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 there is 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 10th of the month (or the next business day).

SIGN UP IS EASY!

Contact John Harder at The Scheller Bradford Group

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