

# DENTAL INSURANCE BENEFIT DESCRIPTION

## HOME BUILDERS ASSOCIATION OF GREATER CINCINNATI (HBA)

Group dental insurance from Superior Dental Care (SDC) is available to members of Home Builders Association of Greater Cincinnati as of July 1, 2019.

Coverage is offered to all HBA members, including the self-employed, individual employees that are employed by a company HBA member, and to HBA member companies of all sizes.

Key benefits include:

- True “group” dental insurance
- No pre-existing condition exclusions
- No benefit service waiting period limitations
- A large national network of dental providers, including a wide choice of dental specialists
- Network benefits that guarantee discounted pricing, no claim forms, and assurance of no provider “balance billing”
- Non-network benefits
- Competitive premiums that are guaranteed for a full year from the date of enrollment
- Open enrollment during the full calendar year (note: enroll by the 10<sup>th</sup> of the month for coverage to begin the following 1<sup>st</sup> of the month)

Contact John Harder, local independent benefits advisor to HBA members, for more information, including full benefits description, pricing, enrollment materials and instructions, and group quoting: [john.harder@schellerbradford.com](mailto:john.harder@schellerbradford.com) and 513-578-6980.