



Hybrid Dental CareSM

Comprehensive dental plan,
innovative pricing model



Standard Insurance Company

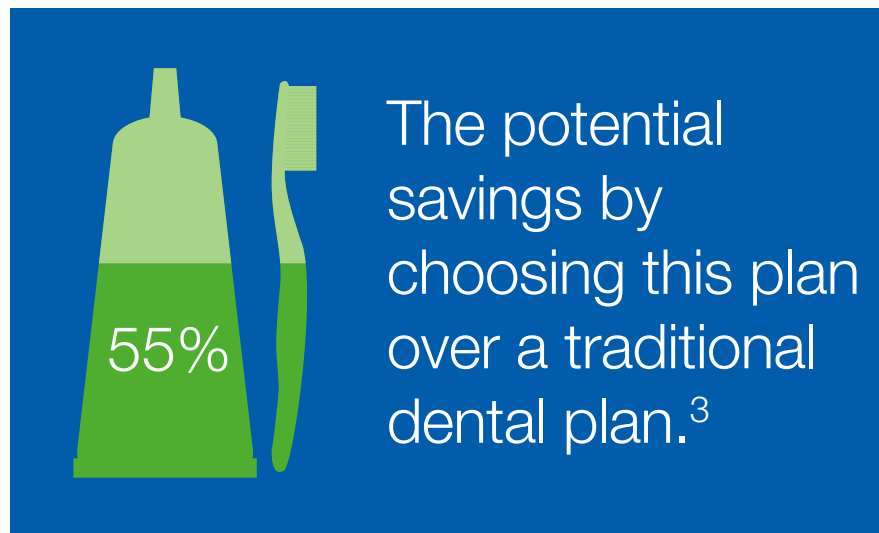
A Fresh Approach to Dental Care

Enhance your product offerings for cost-conscious employers

Many employers face challenges when choosing dental insurance plans for their employees. High cost and confusing terms are just a few. And yet, in a 2015 study, dental insurance ranked second only to health insurance among employee benefits that small business owners would most like to offer their employees.¹

Maybe you've been uncertain about which dental plans to recommend to employers of all sizes, especially to cost-conscious employers seeking high quality care for their employees.

Standard Insurance Company (The Standard) has a solution with Hybrid Dental Care, an option that addresses many employer concerns.² With straightforward terms, this plan offers full benefits at rates that can be as much as 55 percent less than traditional plan rates.³



1 "Small Business Benefits What's Hot & What's Not" research report published in 2015 by LL Global/LIMRA.

2 Hybrid Dental Care is not available in New Mexico and Washington state. Hybrid Dental Care does not include orthodontia.

3 This savings percentage is derived from a comparison of Hybrid Dental Care rates and The Standard's 100/80/50 plan.

4 See your certificate of coverage for a list of covered dental procedures, limitations and exclusions.

5 The typical annual max is between \$1,000 and \$1,499 per NADP 2017 State of the Dental Benefits Market report, May 2018.



Hybrid Dental Care Sample Plan

Employers can choose various options that affect overall plan costs. The most cost-effective plan may look like this:

An employee pays the first \$250 of costs for covered dental procedures,⁴ whether it's to cover a cleaning or a crown.

After that, the plan covers 75 percent of the remaining covered dental procedures, up to a higher-than-average⁵ \$2,500 annual maximum benefit.



Key Features Focus on Cost-Effectiveness and Quality



Significant Savings: Hybrid Dental Care is available at rates that can be as much as 55 percent less than our traditional plan rates. The savings are even greater when you pair them with the tax advantages of an FSA or HSA. With limited utilization, this plan is comparable in cost to a typical traditional plan. However, the cost savings to employees increase as their utilization increases.



High Maximum: This plan features a choice of annual maximum benefit that tops off at \$2,500, which is significantly higher than the typical maximum covered in traditional plans.⁶



Flexible Plans: Employers can offer this plan as a contributory or non-contributory plan, which gives them flexibility in their benefit offerings.



Straightforward Terms: Hybrid Dental Care features a straightforward plan design. After an employee pays the first \$250 of costs for covered dental procedures,⁷ the plan covers 75 percent of the remaining cost of covered services, according to one sample plan.



Expansive Network: This plan offers access to Ameritas' nationwide network of dental providers at contracted rates. Ameritas' participating provider (PPO) network is one of the largest in the nation, with more than 467,500 access points for quality dental care costs for covered dental procedures.⁸



Out-of-Network Options: Employees with this plan enjoy the greatest cost savings by visiting in-network dentists. Unlike with a DHMO, however, they can also choose to visit out-of-network providers.



Help employers discover a fresh approach to high quality dental care for their employees.

For more information about Hybrid Dental Care, contact your local Employee Benefits Sales and Service Office at **800.633.8575**.

⁶ The typical annual max is between \$1,000 and \$1,499 per NADP 2017 State of the Dental Benefits Market report, May 2018.

⁷ See your certificate of coverage for a list of covered dental procedures, limitations and exclusions.

⁸ NetMinder, March 2019.



Founded in Portland, Oregon, in 1906, The Standard is a nationally recognized provider of group employee benefits and Individual Disability insurance. We provide insurance to more than 23,000 groups, covering approximately 6 million employees nationwide.*

Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships. We always strive to do what's right – for our policyholders and their employees. This dedication has resulted in a national reputation for quality products, superior service and industry expertise.

To learn more about Dental Insurance from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area at 800.633.8575 or visit us at **www.standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

* As of December 31, 2015, based on internal data developed by Standard Insurance Company.

Group Dental Insurance underwritten by Standard Insurance Company is provided under policy form numbers: 9000 Rev. 04-13; dates may vary by state.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage. Employee out-of-pocket costs, coverage amounts and annual benefit amounts may vary. Please consult your plan for complete details of coverage.

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