



# Hybrid Dental Care<sup>SM</sup>

Comprehensive dental plan at cost-conscious rates



Standard Insurance Company

# Fresh Approach to Dental Care

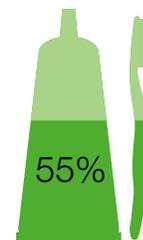
High quality services for your employees

Choosing a dental plan to offer to your employees can be complicated. High cost and confusing terms are just a few challenges you may face.

Standard Insurance Company (The Standard) has a solution with straightforward terms and cost-conscious rates for you and your employees. Hybrid Dental Care<sup>SM</sup> offers the full benefits of a traditional dental plan, along with an easy-to-understand pricing model.<sup>1</sup>

## Deep Savings in Monthly Premiums

Hybrid Dental Care is available at rates that may be as much as 55 percent less than our traditional plan rates.<sup>2</sup> The savings are even greater when you pair them with the tax advantages of an FSA or HSA.



The potential savings by choosing this plan over a traditional dental plan.<sup>2</sup>

Hybrid Dental Care Sample Plan <sup>3</sup>	Traditional 100/80/50 Dental Plan <sup>3</sup>
<p>Employers can choose various options that affect overall plan costs. The most cost-effective plan may look like this:</p> <p>An employee <b>pays the first \$250</b> of costs for covered dental procedures,<sup>4</sup> whether it's to cover a cleaning or a crown.</p> <p>After that, the plan covers <b>75 percent</b> of the cost of any covered dental procedure, up to a higher-than-average <b>\$2,500 annual maximum benefit.</b><sup>5</sup></p>	<p>Employee <b>does not pay</b> for preventive maintenance (generally two annual checkups and cleanings, annual X-rays and fluoride treatments for kids.)</p> <p>Employee <b>pays 20 percent of the cost</b> for basic procedures such as fillings and root canals.</p> <p>Employee <b>pays 50 percent</b> of the cost for major procedures such as crowns and bridges.</p>

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

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

3 These claims examples are for illustrative purposes only.

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.



## High Quality Dental Care for Your Employees



**Significant Savings:** Monthly premiums for Hybrid Dental Care can be as much as 55 percent less than our traditional plan rates. The savings are even greater when employees 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.<sup>5</sup> This helps employees who may need more than a routine cleaning and checkup.



**Flexible Plans:** You can offer this plan as a contributory or non-contributory plan, which gives you flexibility in your 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,<sup>6</sup> the plan covers 75 percent of the remaining cost of covered services, according to one sample plan.



**Expansive Network:** This plan gives your employees 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.<sup>7</sup>



**Out-of-Network Options:** Employees 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.

## A Good Fit for Many Companies

Hybrid Dental Care is an ideal choice whether you already offer a traditional dental plan or want to start making dental coverage available to your employees. It can be offered on an employer-paid or voluntary basis.

If you're a first-time dental plan buyer, you may appreciate the cost-effectiveness, wide provider access and easy-to-understand terms of the plan. If you already offer a traditional dental plan, you may be interested in Hybrid Dental Care as a lower-cost, full-benefit alternative.

Discover a fresh approach to high quality dental care for your employees. For more information about Hybrid Dental Care, contact your local Employee Benefits Sales and Service Office at **800.633.8575**.



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

<sup>6</sup> See your certificate of coverage for a list of covered dental procedures, limitations and exclusions.

<sup>7</sup> 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](http://www.standard.com)**.

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

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.

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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