

advantage

What to expect from your dental plan:

Life brings all manner of surprises – some of them good, some of them not.

No matter how much you plan for now and the future, it is very likely that something will come along that leaves you wondering how you are going to pay for it – like dental problems.

Your teeth may be perfectly healthy right now, but CompBenefits' Advantage plan will give you the security you need in case you are looking at expensive dental treatment down the road.

Advantage is a new generation, hybrid dental plan (which takes the best from DHMOs as well as traditional indemnity insurance). And Advantage is the dental benefit of choice for thousands of CompBenefits members who depend on a company that has been helping people maintain good oral health for more than 25 years.

Advantage isn't hard to navigate: you'll be free from deductibles, claim forms, waiting periods, and benefit maximums – freedom you won't find with other insurance plans.

Plus, you'll get a large network of in-network dentists, and with a small co-payment, routine cleanings and x-rays every six months are covered 100 percent as well as oral exams, local anesthesia and topical fluoride for children up to age 16.

Get more out of your dental plan @ www.mycompbenefits.com

Want to know the status of a claim? Need to find a dentist closer to you? You can do all of this and more at www.mycompbenefits.com. Registering for this service is simple and will give you access to your plan benefits, including your benefit information, claims status, a list of providers and the option to change your account information. Just a few clicks of the mouse, and you'll be checking out your benefits in no time.



The Advantage of Good Oral Health

frequently asked questions

Q. *What are CompBenefits Advantage dental plans?*

- A.** CompBenefits' Advantage plans are network-based dental plans that emphasize prevention and cost containment. In order to receive services, you simply select any participating general dentist in the CompBenefits' Advantage network and make your appointment. You do not need to notify us of your choice. Advantage does not cover services (except emergency care) received from an out-of-network dentist.

Q. *How do the plans work?*

- A.** With CompBenefits' Advantage plans, you do not have to pre-select a primary dentist. When you want dental services, simply select any general dentist from the CompBenefits' Advantage Network. Many preventive services are covered 100 percent after a co-payment for other listed procedures. Once you have paid your copayment, you do not have to file any claim forms. For dental services that are not listed on your schedule of benefits, the dentist will give you a 20 percent discount off their usual fees. You will pay your dentist directly, if applicable.

Q. *How many times a year can I visit my dentist?*

- A.** You are encouraged to visit your dentist regularly. With your CompBenefits' Advantage Plan, you are not limited to a specific number of visits per year.

Q. *How do I make appointments?*

- A.** Making an appointment is easy. Simply call a participating dental office on or after the date you receive your certificate of coverage, and you may schedule an appointment. You do not have to notify us when you have selected your Advantage dentist.

Q. *Do I need to select a participating dentist?*

- A.** Yes, you will choose an Advantage network dentist, but you are welcome to change to another participating dentist at any time without notifying us.

Q. *Is there any maximum coverage limitation?*

- A.** No, there are no maximum coverage limitations.

Q. *How do I pay for services?*

- A.** You will be responsible for a copayment, based on your schedule of benefits.

Q. *What if I need a specialty dentist?*

- A.** When treatment by a participating specialty dentist is required, you will pay a copayment for procedures listed on your schedule of benefits. For any other treatment, the participating specialty dentist will give you a 20 percent discount off their usual fees.

Q. *Can I go online to find out more about my plan or get assistance?*

- A.** Yes. After you enroll you can visit www.mycompbenefits.com to learn about your plan, to check your benefits, to obtain a claim form, to use our Provider Locator, to send us an e-mail, and more.