



Access



a passion for teeth

DentaQuest is a 30-year veteran of the dental benefits industry. We currently service over two million members, and we have the experience and expertise to deliver a variety of network options and flexible benefit configurations that will deliver the strongest value for an employer's benefit dollar.

ACCESS

Access is a Preferred Provider Organization (PPO) plan in which participating dentists generally accept deeply discounted fees as full payment for services provided. With **Access** employees get the flexibility of a PPO with the pricing of a DHMO, and access to more than **1,300 participating dentist locations** in Maryland, Washington, D.C., and Northern Virginia.

When you select **Access**, your employees also receive:

- ◆ **GREAT VALUE**
Our **Access** Plan offers a great balance of value and flexibility.
- ◆ **NO BALANCE BILLING**
Participating network dentists agree to accept our negotiated fees and the patient's co-payment and deductible (if applicable) as full payment for services.
- ◆ **NO CLAIM FORMS**
All participating network dentists have agreed to submit claims directly to DentaQuest so your employees will never have to complete a claim form.
- ◆ **OUT-OF-NETWORK BENEFITS**
Our **Access** Plan also allows your employees to receive care from non-participating dentists; however, they receive the greatest value when visiting a participating dentist.
- ◆ **SUPERIOR SERVICE GUARANTEE**
We pledge our high service levels to all of our **Access** customers with a money-back guarantee.

ADD EVEN MORE BENEFITS

Benefits can be expanded with a selection of riders, which include various options for deductibles, calendar year maximums, and dependent coverage age limitations. One of our most popular options, available as a rider, is for orthodontics—which covers braces for employees and their families. The orthodontic rider is available to groups with 20 or more employees in an employer-sponsored plan or on a voluntary basis with a 12-month waiting period.

UNDERWRITING REQUIREMENTS

Please see reverse.

www.dentaquest.com

DentaQuest

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Access



PARTICIPATION REQUIREMENTS

Access is available to all Maryland and Washington, D.C. based companies, as well as to Virginia-based companies on a self-funded basis (ASO). Our **Access** Plan may also be offered as a dual-option or triple-option plan along with other DentaQuest plans, including our popular DHMO plans and our **Choice** broad network PPO plan. The below figures show exactly what percentage of your company's eligible employees must enroll.

	Employer Sponsored	Voluntary	Self-Funded (ASO)
Minimum Participation	75% (5 enrolled)	35% (20 enrolled)	50% (150 enrolled)

Minimum Contribution	50%	0	50%
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	Dual Option	Triple Option
Minimum Participation	35% (9 enrolled and 3 in Access)	35% (18 enrolled and 3 in each PPO)

Minimum Contribution	Contributory (50%) or Voluntary (0%)	Contributory (50%) or Voluntary (0%)
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