



DISPATCH

Summer 2008

A Newsletter for Accounts
and Brokers

Student Dependent Certification to Begin this Summer

DentaQuest will begin certifying eligible student dependents for participating dental plans for the first time this year. Letters to subscribers will go out this summer, along with a dependent eligibility form for them to complete and return in order to ensure that their eligible dependents will continue to be covered on their dental plan.

If a completed form is not received by the deadline, coverage for that member's dependents over the plan's maximum child age will be ended due to lack of verification of student status.

Forms can also be printed from our Web site at www.dentaquestdental.com in the "Member" section under the "Forms" link.

Online Enrollment Enhancements Coming Soon

In response to your suggestions, we will be rolling out a new and improved online enrollment system that will be much more user-friendly and will include more opportunities for training. Visit DentaQuest's Web site in the coming weeks at www.dentaquestdental.com for more details and for upcoming training opportunities.

We extend our thanks to all of the users who have sent us their feedback about the current online enrollment system.

DentaQuest Access ePPO Delivers Affordability and Great Access

Access ePPO is a great new plan for employers who want to offer their employees an affordable dental PPO plan at a lower cost than a traditional PPO. Members enjoy excellent choice, value, and benefits—all with great accessibility at a cost that's close to that of a DHMO.

Members can receive care from any of the more than 2,100 participating dentists in our Access PPO network. The advantage of Access ePPO is that there are no closed provider offices—every dentist in our network is accepting new patients, and like a DHMO, members know up front what their out-of-pocket expenses will be no matter which participating provider they visit. Not only that, the focus is on preventive care with no co-payments for diagnostic services like exams, x-rays, cleanings, or fluoride for children fully covered to ensure optimal oral health.

Our Access ePPO gives members similar benefits as our other PPO plans, such as our Healthy Mouths Happy Smiles program, but there's no out-of-network coverage. Access ePPO members enjoy affordable rates and predictable out-of-pocket expenses with thousands of dentists to choose from and no closed offices.

If you'd like more information, call your broker or DentaQuest representative.

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New *Maximum Rollover* Feature Lets Unused Benefit Dollars Carry Over to Next Year

Maximum Rollover is a new benefit feature that allows members of our PPO plans to roll over a portion of their unused benefit dollars to increase their maximum benefit limit next year, and beyond.

- To qualify for *Maximum Rollover*, the member must receive at least one cleaning or one oral exam in the plan year. If they don't receive a cleaning or exam, they won't be eligible to roll over any benefit dollars to the following year.
- In addition, paid claims must not exceed the maximum "threshold" amount of their current annual plan maximum.
- Once a member qualifies, a portion of their unused benefit dollars will roll over for use in 2009, and beyond. This amount varies based on their plan's annual maximum benefit.
- Annual maximum dollars are used first. *Maximum Rollover* dollars are used after the annual maximum is met.

Visit the Member section of our Web site at www.dentaquestdental.com for complete details of the *Maximum Rollover* benefit feature.

