

# Product highlights and key features

## Lincoln Dental Insurance

Dental insurance from Lincoln Financial Group provides a wide variety of flexible plans, with robust services, support, and optional programs and benefits to help meet the full scope of your clients' needs.

### Types of plans

- Group and voluntary options
- Preferred provider organization (PPO; including certified dental plans and Maximum Allowable Charge (MAC) plans)
- Dental health maintenance organization (DHMO; California, Florida, Texas)

### Lincoln DentalConnect® dental network

- PPO plan offers more than 352,000 provider locations/97,000 unique providers nationwide
- Information on network dentists is available online at LincolnFinancial.com:
  - At the bottom of the home page under EMPLOYER BENEFITS, click **Find a dentist**

### Dental service types

Our plan provides flexibility so the employer can move services among types of services to customize a plan for his/her employees:

- **Type 1:** Preventive and diagnostic care services—Routine oral exam and cleaning, bitewing x-rays, fluoride, sealants
- **Type 2:** Basic care services—Fillings, simple extractions, periodontal maintenance
- **Type 3:** Major care services—Periodontal surgery, endodontics, bridges and oral surgery
- **Type 4:** Orthodontic services (Optional)—Child and family ortho available

### Plan features

- PPO plan percentage payable: 25%–100%, depending on service type and state restrictions
- Calendar-year maximums: \$500–\$5,000

- Calendar-year deductibles:
  - Individual: \$0–\$200, including lifetime deductible
  - Family: Usually 3x the individual deductible, with other options available
- Out-of-network reimbursement options:
  - Usual and Customary (U&C): 50%, 70%, 80%, 90%, 95%, or MAC

### Orthodontic services

Lifetime maximums of \$500–\$5,000; \$1,000 most common

### High-Low plans

These plans allow an employer the opportunity to offer two plan designs: Robust (with more covered services and/or higher benefits) and cost-conscious

### Dependent ages

Option to include coverage that meets the Patient Protection and Affordable Care Act (PPACA).

### Enrollment options

A variety of enrollment options are available

### Predetermination/Preauthorization

Helps the employee learn how much a dentist will charge for a service versus how much of that service will be covered; suggested for any procedure over \$300, but not mandatory

- Available to all employees and dentists
- Available for all size groups, including true group and voluntary
- Answer provided within five business days

### Works in Progress Provision

Determines when Lincoln becomes liable for services

- Appliance (or change to an appliance): at the time the impression is made
- Crown or bridge: at the time the tooth or teeth are prepared

## Deductible credit and carryover

- **Deductible Credit:** Gives prior insurance credit for any deductible met prior to moving coverage to Lincoln (standard is no deductible credit but a new maximum); benefits paid by the prior plan are deducted from the annual maximum
- **Carryover:** Deductible met in the last three months of the calendar year can roll over to the next calendar year

## Wellness options

- Additional routine cleanings
- Adult fluoride treatments
- Brush biopsy

## Lincoln MaxRewards® program

A covered member can roll over a portion of his or her unused dental maximum to the next year; rollover amounts are deposited into accounts on the 65th day of the following year

- Allows members to save for more expensive dental treatment in the future
- Provides flexible features to customize a plan, including taking over existing account balances from the prior carrier

## Lincoln SmileRewards<sup>SM</sup> feature

Costs for Type 1 (preventive) services not applied to the calendar-year maximum

- Provides an incentive for the member to seek preventive services

## Lincoln DentalConnect® health center website

Online dental information tool available to any covered member (also available in Spanish):

- Locate a dentist
- Determine the average cost of a dental procedure
- Email dental questions to receive a personalized reply from a licensed dentist
- Find tips and advice on dental care

## Value-added services

PPO plans include discount vision and hearing services.

## Exclusions

The "Limitations and Exclusions" section can vary greatly, depending on benefits. Check the policy for details.

NetMinder is a competitive intelligence tool for medical, dental, vision, and behavioral health plan provider networks. NetMinder gives users an objective, consistent, validated source of provider network data to use in planning, selling, and network management activities. The Ignition Group, the company behind NetMinder, is a healthcare consulting company that has been analyzing and interpreting competitive provider data since 2004.

The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks.

Hearing services are provided by EPIC Hearing Health Care. *Lincoln DentalConnect*® health center Web content is provided by go2dental.com, Santa Clara, CA. EPIC Hearing Health Care and go2dental.com are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

DHMO (DHMO.EOC.HN01.CA) is underwritten in California by Dental Benefit Providers of California, Inc., San Francisco, CA, licensed by the Department of Managed Health Care. DHMO (LFG7110110) in Florida is offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc. DHMO (TX-EOC 08 2010) is underwritten in Texas by National Pacific Dental, Inc., Houston, TX. The companies listed in this paragraph are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL11, GL11LG) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL11) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

**For producer use only.**

©2015 Lincoln National Corporation

[LincolnFinancial.com](http://LincolnFinancial.com)

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Affiliates are separately responsible for their own financial and contractual obligations.

LCN-1348617-110915

PDF 12/15 Z01

Order code: DTL-HIGH-FLI001



You're In Charge®