



DENTAL BENEFITS

Presented to: State of California



AGENDA

1. OVERVIEW
2. SOC OPEN ENROLLMENT
3. VALUE OF DENTAL COVERAGE
4. DENTAL HEALTH
5. NETWORKS
6. COVERED BENEFITS
7. REMINDERS
8. QUESTIONS

A collection of dental instruments, including a dental mirror, a scalpel, and various forceps, arranged on a blue background with a grid pattern. The instruments are rendered in a semi-transparent, blue-tinted style.

OUR MISSION

To attract and retain customers by consistently offering innovative dental products with quality provider networks and helpful service at competitive prices



PREMIER ACCESS OVERVIEW

Premier Access has been successful in providing excellent benefits along with exceptional customer service since 1989. Much of our success can be attributed to dynamic management oversight and a dedicated, diverse group of individuals working together to help meet the needs of members and client groups.

OPEN ENROLLMENT

September 21 - October 16, 2020. All changes made during this Open Enrollment (OE) period will take effect January 1, 2021.



WELCOME



We hope that when it's time for you to make your decision about which dental HMO plan you select, you'll choose Premier Access. We believe you will be very pleased with the service and features we offer – as well as our excellent network of dentists.



GREAT DENTISTS

All dentists in the Premier Access network have been thoroughly prescreened and we've visited each office to make sure they will meet your expectations.



GREAT PLAN

When you select Premier Access, you could find features that are missing from your current plan – for instance, you may be interested to know that coverage for implants is available through the Premier Access plan.



GREAT SERVICE

If you're looking for superior service, you will find it at Premier Access.

Call Customer Service from 8:00 a.m. to 5:00 p.m. Monday through Friday and a friendly, knowledgeable representative will assist you.

Website: socdhmo.com

Customer service line: 888-534-3466

Email: SOCDental@premierlife.com

LOCATE A PROVIDER

Find Closest Dentist Near You

1. Enter your address (zip code required)

Zip Code *

Address

City

2. Select a Network

Network

3. Select a specialty

Specialty *

4. Select the distance

Distance *

* Required Fields

OR

Find a Specific Dentist

1. Enter Dentist Name (optional)

(If left empty, all dentists will be shown.)

First Name

Last Name

2. Select a Network

Network

3. Select a specialty

Specialty *

4. Select the dentist's location (State required)

City

County

State *

BENEFIT HIGHLIGHTS

1. Implants coverage
2. No waiting periods
3. No claim forms
4. No deductibles
5. No annual maximums (see exclusions and limitations)

ONLINE CAPABILITIES

- Find a provider.
- Print ID card.
- View benefits and eligibility.

2021 PREMIER ACCESS DENTAL SUMMARY

Benefit	Service	Member Cost
Diagnostic & Preventive	Initial and periodic oral exams, consultations, topical fluoride treatment, preventive dental education and oral hygiene instruction, x-rays, prophylaxis (cleanings), space maintainers, sealants	No Charge
Restorative (Fillings)	Amalgam and composite resin; acrylic, synthetic, or plastic restorations; replacement of restoration; use of pins and pin buildup in conjunction with restoration; sedative base and sedative fillings	No Charge
Oral Surgery	Extractions, including surgical extractions; removal of impacted teeth; biopsy or oral tissues; treatment of palatal and mandibular torus; frenectomy; post-op services, including exams, suture removal and treatment of complications	\$15 copay for removal of completely bony impacted teeth with unusual surgical complications

*Please refer to full copay schedule for more details

2021 PREMIER ACCESS DENTAL SUMMARY (CONT'D)

Benefit	Service	Member Cost
Endodontics	Pulp capping and pulpotomy, apexification, root amputation, root canal therapy, retreatment of previous root canal therapy, apicoectomy	\$20 copay per canal for root canal therapy or retreatment of previous root canal therapy; \$50 copay per root for an apicoectomy
Periodontics	Periodontal scaling and root planning, subgingival curettage, gingivectomy, osseous surgery	\$150 copay per quadrant for osseous surgery; \$5 copay for gingivectomy involving 1 to 3 teeth
Crown & Fixed Bridge	Crowns, including acrylic, acrylic with metal, porcelain, porcelain fused to metal, full metal, onlay or three-quarter crown, stainless steel; related pins and pin buildup; replacement crowns after 3 years; fixed bridges, including cast, porcelain fused to metal, plastic processed to gold; replacement of crowns and bridges, post and core, including cast retention under crowns	\$50 copay for crowns and each unit of bridge; additional \$75 copay if porcelain, resin, or resin-based composite is used on molar crowns

*Please refer to full copay schedule for more details

2021 PREMIER ACCESS DENTAL SUMMARY (CONT'D)

Benefit	Service	Member Cost
Removable Prosthetics	Complete and partial dentures; teeth, clasps, and stress breakers; office or laboratory relines or rebases; denture repair; adjustment; tissue reconditioning; stayplates	\$65 copay for crowns and each unit of bridge
Implants & Services	Surgical placement of implant body; implant-supported crown, including porcelain fused to metal	Copays Apply Please refer to Evidence of Coverage for specific copays and limitations
Orthodontic Services	Adult and child standard and comprehensive orthodontic treatment; orthodontic retention; continuation of care for treatment in progress	\$1,000 copay Plus additional \$250 startup fee; no cost for retention. \$25 copay for each visit after 24 months

*Please refer to full copay schedule for more details

FREQUENTLY ASKED QUESTIONS

Do I need to select a dentist? Yes. At the time of enrollment, you'll select a participating provider. Members of the same family may select different Primary Care Dentists.

Can I change dentists? Yes. You can change dentists by calling Customer Service at 888-534-3466.

How do I start using my dental plan? Once we process your enrollment, we will mail you an ID card. However, you don't need to have the physical card to seek services. Benefits & provider information can be accessed online at www.socdhmo.com.

What should I do if I need to see a specialist? Your primary care dentist will obtain the necessary referrals and authorizations.

Can I access my plan online? Yes. Visit www.socdhmo.com.

Does the plan cover implants? Yes. Implant benefits are limited to a lifetime maximum of \$1,500. See copay schedule for details and co payments.

| VALUE OF DENTAL COVERAGE |



BENEFITS OF ORAL HEALTH

Using dental benefits—especially for preventive services—contributes to better oral health and overall wellness and helps reduce future dental care costs. Maintaining good oral health may help:



MANAGE DIABETES

Periodontal infections contribute to problems with glycemic control, thus compromising the health of diabetic patients.



LOWER THE RISK OF HEART DISEASE

Individuals with periodontal disease are 1.5 times more likely to develop coronary heart disease.



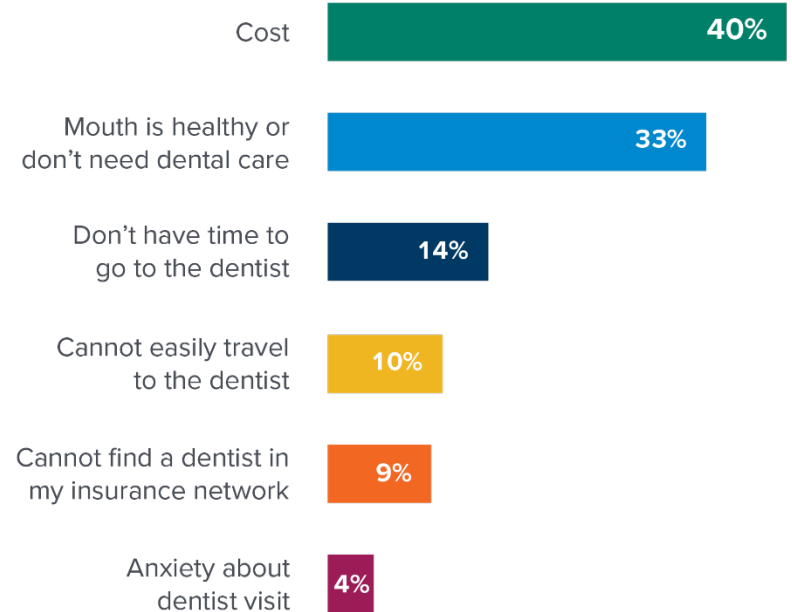
CONTRIBUTE TO A HEALTHY PREGNANCY

Toxins generated by a mother's periodontal bacteria may reach general circulation and harm the fetus.

BENEFITS OF ORAL HEALTH (CONT'D)

SAVE MONEY – Prevention is less expensive than treatment. Staying on top of dental health leads to lower dental care costs.

COMMON REASONS FOR INFREQUENT DENTIST VISITS



| NETWORKS |



NETWORKS

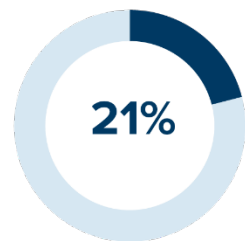
As part of The Guardian Life Insurance Company of America's family of companies, Premier Access has access to one of the largest national dental provider networks. With over 8,700 providers and nearly 16,000 access points, we have you covered.



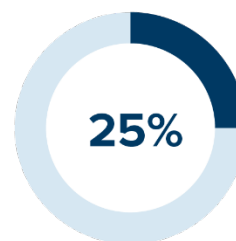
SWITCH TO SAVE

While some dental patients are loyal to their own dentists, more than one-third would switch dentists to save 20 percent on dental treatments and services.

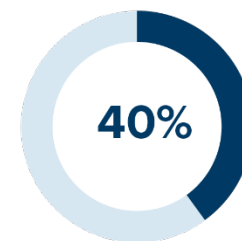
PERCENTAGE WHO WOULD SWITCH ^{40%}



FOR A 10%
REDUCTION



FOR A 15%
REDUCTION



FOR A 20%
REDUCTION



OUR DENTAL NETWORK

At Premier Access, we're working to create an effective network discount that leads the market. This means our members pay less for the same quality services. Our Dental Health Maintenance Organization (DHMO) in the state of California ensures members access.

DHMO – Available in CA and NV—Our dental HMO, featuring the biggest discounts



| COVERED BENEFITS |



DENTAL BENEFITS

Most dental coverage includes four categories of dental benefits:

- Preventive & Diagnostic
- Routine Restorative
- Major Restorative
- Orthodontics

While each plan's coverage varies, the following slides show examples of procedures that are included in each category. It is by no means an exhaustive list, so please consult your group's benefit summary for specific details and exclusions.

The background of the slide is a dark blue color with a faint, repeating pattern of dental instruments. The instruments, including a dental mirror, various forceps, and probes, are arranged diagonally across the frame. The text is centered within a white rectangular border.

GET YOUR CLEANINGS

Most groups have two cleanings covered each year.

DENTAL BENEFITS

PREVENTIVE & DIAGNOSTIC

- Periodic oral evaluation
- Teeth cleaning or prophylaxis
- X-rays or bitewings
- Panoramic film
- Topical fluoride application
- Sealants
- Pulp vitality tests
- Diagnostic casts



DENTAL BENEFITS

ROUTINE RESTORATIVE

- Fillings or amalgams
- Prefabricated post and core
- Periodontal maintenance
- Surgical removal of erupted tooth
- Periodontal scaling and root planning
- Root canals or endodontic therapy
- Osseous surgery





DENTAL BENEFITS

MAJOR RESTORATIVE

- Crown—porcelain-fused noble metal
- Complete or partial denture
- Interim partial denture
- Labial veneer
- Pontic (bridge)—porcelain/ceramic

DENTAL BENEFITS



ORTHODONTICS

- Limited orthodontic treatment of the primary dentition
- Interceptive orthodontic treatment of the primary dentition
- Comprehensive orthodontic treatment of the transitional dentition
- Removable orthodontic retainer adjustment
- Periodic orthodontic treatment visit

| REMINDERS |



REMINDERS

- For high dollar estimates, ask for a pre-authorization.
- Enroll your dependents for oral and dental health coverage.
- Visit our website to get your ID cards and see how many providers are nearby.





QUESTIONS?

EMAIL SOCDENTAL@PREMIERLIFE.COM



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ACCESS

THANK YOU!



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