**PREMIER ACCESS Dental - The Plus Plan 6**

Points of Interest

\*Plan available for groups down to 3 when employer paid or 5 voluntary.

\*No waiting periods for groups with current/prior coverage (any size).

\*No waiting periods for Virgin groups enrolling 10+.

\*Plan can be “customized” in many ways:

* Implants can be included (groups with 10 or more)
* Ortho can be included (groups with 10 or more – less if they have prior ortho coverage)
* Deductible can be increased or decreased to manipulate the rates in either direction
* Specific services can be moved around. Like endo and perio can be moved from class 2 to class 3, also oral surgery, sealants and other services can be moved around.

\*Co-insurance amounts can be customized.

\*Members have two different networks to use PCN or PPO. It’s their choice!

\*Premier’s contracted network provider a 30% savings on average, on to members.

\*Contracted providers can NEVER balance bill the member.

\*This plan is an easy sale when going against Blue Cross & Blue Shield because the benefits are better and the rates are almost always much cheaper!

\*Need to always use contracted providers (if your dentist in not on the list, we will try to contract them)

\*Plan can be offered as a base plan with a buy up PPO “UCR” option (dual option require at least 10 enrolled)

\*Plans are always rated based upon industry SIC, group census and location of the employees, however some sample rates for a group in the Fresno area may be in the range of:

EE: $19 - $25

ES: $41 - $55

EC: $38 - $50

FM: $60 - $80

Easy to Enroll: can do census enrollment or forms. Great support from Premier post sale, help at enrollment meetings. True open enrollment is available.