



# Dental Your Way

Highly Customizable Stand-alone Plans  
for Large Groups With 101+ Eligible Employees



**Dental coverage is a smart investment to attract and retain employees — and to spot early symptoms of disease to help keep overall medical costs down.**

EmblemHealth has been in New York delivering great value and access to care for more than 80 years. Today, we're one of America's largest nonprofit health insurance companies and our dental plans have more than 475,000\* members.

But we know that when it comes to health care, there's never a one-size-fits-all solution. That's why we offer a wide variety of highly customized fully insured and self-funded, stand-alone dental plan options. With an EmblemHealth dental plan, you can choose the cost share, network, and deductible arrangement that works best for you and your employees.

**EmblemHealth stand-alone dental plans offer:**

- Access to care from more than 415,000\*\* dental professionals nationwide (and growing), including general dentists and specialists in pediatric dentistry, endodontics, orthodontics, oral surgery, prosthodontics, and periodontics.
- Covered preventive care.
- Variable cost sharing arrangements.
- An option to include orthodontics.
- No referrals required.
- Pre-treatment estimates.
- Implant coverage option.



\*Membership count as of September 2025

\*\*Provider count as of September 2025

With an EmblemHealth dental plan, you can choose the access, and the deductible and coinsurance arrangement that works best for you and your employees.

**Here are some examples of the different plans and benefits available for large groups. And remember, if you don't see the exact coverage you want, EmblemHealth can tailor a custom plan to fit your unique needs.**

#### **PREFERRED PREMIER**

##### **Best seller; our highest level of coverage**

- Broad, expansive provider network.
- Robust coverage.
- No balance billing by participating providers for covered services when upgraded materials are used.
- Orthodontia and implant coverage available;

#### **PREFERRED PLUS**

##### **Flexible choices within a vast network**

- A combination of member cost share and robust coverage.
- Broad, expansive provider network.
- A balance of access, cost, and flexibility.
- Orthodontia and implant coverage available;

#### **PREFERRED**

##### **Maximum flexibility with affordability**

- A balance of access, cost, and flexibility.
- Robust coverage.
- Offers deepest discount and biggest savings on regular dental service fees.
- Broad, expansive provider network.
- Orthodontia and implant coverage available;

#### **DENTAL DISCOUNT ACCESS\***

##### **Budget-friendly**

The discount program allows members to receive insured coverage for preventive care, and bridge and crown repair, plus other dental services at their own out-of-pocket cost from network providers at our discounted, negotiated rates.

- 100% coverage for in-network preventive care as well as crown and bridge repair.
- Members get our discounted rates when purchasing non-covered services directly from one of our preferred network providers for basic, major, and orthodontic care.

| COMPARE PLANS:  | MOST POPULAR AND ROBUST  | FLEXIBLE ACCESS   | A GREAT VALUE WITH LOW PREMIUMS   | COVERED PREVENTIVE CARE PLUS DISCOUNTS  |
|---|--|---|---|---|
|   | Preferred Premier  | Preferred Plus  | Preferred   | Dental Discount Access  |
| <b>Preventive Care</b><br>Cleanings, exams, and x-rays.   | 100% coverage for preventive care.   | 100% coverage for preventive care.  | 100% coverage for preventive care.  | 100% coverage for preventive care.  |
| <b>Basic Services</b><br>Fillings, root canal therapy, periodontics (deep cleanings), and oral surgery such as extractions. | No balance billing when seeing a participating provider for covered services. Procedures are reimbursed based on material type.  | Composite (white) fillings on molars are reimbursed at amalgam (silver filling) rates. Member is responsible for the difference between what EmblemHealth pays and the maximum allowable in fee schedule.   | Composite (white) fillings on molars are reimbursed at amalgam (silver filling) rates. Member is responsible for the difference between what EmblemHealth pays and what dentist charges.  | Crown and bridge repairs covered at 100%.<br><br>Other services are available to purchase directly from network providers at discounted membership rates. |
| <b>Major Services</b><br>Crown, bridge, implants, and dentures.   | No balance billing when seeing a participating provider for covered services. Procedures are reimbursed based on material type.<br><br>Implant coverage options are available. | Upgraded materials, such as porcelain, are reimbursed at base metal allowance. Member is responsible for the difference between what EmblemHealth pays and the maximum allowable charge on the fee schedule.<br><br>Implant coverage options are available. | Upgraded materials, such as porcelain, are reimbursed at base metal allowance. Member is responsible for the difference between what EmblemHealth pays and what the dentist charges.<br><br>Implant coverage options are available. | Services are available to purchase directly from network provider at discounted membership rates.   |
| <b>Orthodontics</b><br>Placement of braces, active treatment, and retention.  | Various coverage levels available.   | Various coverage levels available.  | Various coverage levels available.  | Services are available to purchase directly from network provider at discounted membership rates.   |

Refer to Policy Forms EHPI-PLD-1103A and EHPI-PLD-1104A.

\*The dental discount program is a combination of insurance for preventive care and bridge and crown repair, plus the option to buy other dental services at the member's own cost from network providers at our preestablished discounted, negotiated rates..

All plans and service types may incur cost sharing, depending on the applicable annual and lifetime maximums. The information in the chart applies to (OR refers to) in-network services only. For out-of-network services (if applicable), the member is responsible for any cost sharing plus the difference between our allowance and the provider's charge(s).

Add EmblemHealth stand-alone dental plans to your portfolio. Call your EmblemHealth senior account executive or sales representative to get a dental proposal today.





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