



Dental Your Way

Highly Customizable Standalone 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 600,000 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, stand-alone dental plan options. With an EmblemHealth dental plan, you can choose the cost-share, access, and deductible arrangement that works best for you and your employees.

EmblemHealth stand-alone dental plans offer:

- Access to up to 150,000 providers 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.
- No preauthorization necessary.
- Pre-treatment estimates.
- Implant coverage option.



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.
- Unsurpassed overall benefits that go furthest for members.
- Comprehensive coverage.
- When using an in-network provider, no balance billing on covered services for members.

Preferred Plus **OUR MOST ROBUST PROVIDER NETWORK**

- Largest provider network.
- Best for groups looking for dental access as a priority.
- A combination of member cost-share and comprehensive coverage with no balance billing in-network for members.

Preferred **MAXIMUM FLEXIBILITY WITH AFFORDABILITY**

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

Dental Discount Access* **BUDGET-FRIENDLY**

The discount program allows members to receive both covered preventive care as well as access to other dental services at their own cost out-of-pocket 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.

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

COMPARE PLANS:	MOST POPULAR AND COMPREHENSIVE	MAXIMUM ACCESS	A GREAT VALUE WITH LOW PREMIUMS	COVERED PREVENTIVE CARE PLUS DISCOUNTS
	Preferred Premier	Preferred Plus	Preferred	Dental Discount Access
Preventive Care Cleanings, exams, and x-rays.	Various coverage levels available.	Various coverage levels available.	Various coverage levels available.	100% coverage for preventive care.
Basic Services Fillings, root canal therapy, periodontics (deep cleanings), and oral surgery such as extractions.	No balance billing in-network for members allowed on covered services. Composite (white) fillings are reimbursed on molars at composite rates.	Some cost-sharing applicable. Composite (white) fillings on molars are reimbursed at amalgam (silver filling) rates. Member is responsible for the difference between what EmblemHealth pays and our 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%. Other services are available to purchase directly from network providers at discounted membership rates.
Major Services Crown, bridge, and dentures.	No balance billing in-network for members allowed on covered services. Upgraded materials, such as porcelain, are reimbursed based on material type.	Some cost-sharing applicable. Upgraded materials, such as porcelain, are reimbursed at base metal allowance. Member is responsible for the difference between what EmblemHealth pays and our maximum allowable in fee schedule.	Upgraded materials, such as porcelain, are reimbursed at base metal allowance. Member is responsible for the difference between what EmblemHealth pays and what dentist charges.	Services are available to purchase directly from network provider at discounted membership rates.
Orthodontics 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.

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



Refer to policy forms PLD-1104-C and PLD-1103-C

*The discount program is not insurance. It allows members to access dental services, at their own cost out-of-pocket, from network providers at our pre-established discounted, negotiated fees.

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