

# DENTAL PLANS



# BlueDental Plans



## **Qualified Plans**

- BlueDental Copayment
- BlueDental Choice



## **Non-Qualified Plan**

- BlueDental Care Prepaid FI315



# PPO DENTAL

Plans and Benefits

# FCL Q and QF Dental Plans



**Q Plan**  
Pediatric  
coverage



**QF Plan**  
Pediatric and  
adult coverage

# BlueDental Choice & Copayment Plans

	CHOICE		COPAYMENT	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	\$50			
<b>Annual Maximum</b>	\$1,000			
<b>Preventive Services</b>	100%	80%	See Schedule	80%
<b>Basic Services</b>	80%	60%		60%
<b>Major Services</b>	50%	30%		40%
<b>Waiting Period</b>	Six-month waiting period for basic and major services. The waiting period can be waived with proof of prior continuous comparable dental insurance coverage.			
<b>Rollover</b>	Included			

# The #1 Dental Network in Florida



Our Copay and Choice PPO networks **lead the industry as #1 and #2 in effective discounts in Florida**,<sup>1</sup> providing employers with the dental networks that are most successful at saving them money.

## The most important measure of a network

- Effective discounts reflect the savings when strong discounts are coupled with high in-network utilization
- Power behind our results is a *smarter* network with the right number of the right dentists—at the right discounts

## What are the results?

- Lower premiums and out-of-pocket costs for employers and consumers
- Minimizes future rate increases

***Size matters, too: 6,000 Unique Locations in Florida and over 70,000 nationwide***

<sup>1</sup> Ruark Consulting, "2016 PPO Network Study," 2017. Other participants in the study include Delta, MetLife, Guardian, Aetna, Cigna, United Healthcare, and others.

# Maximum Rollover

**With our plans, members' unused benefit dollars from one year are "rolled over" to the next year**

## How does it work?

- On average, members have major services every 3-5 years
- Only a small percentage of members actually exceed the annual maximum
- By Year 3, a qualifying member has the opportunity to double their annual maximum
- Members can use the additional dollars to schedule higher out-of-pocket services in advance, providing added security for an unexpected issue

<b>Rollover example: Based on \$1,000 annual maximum benefit</b>	
Maximum plan expenditure in a given plan year to qualify for the rollover benefit	\$500
Amount that gets rolled over to the next plan year for those who qualify	\$350
Year 2 annual maximum benefit (\$1,000 + \$350) for members qualifying for rollover in Year 1	\$1,350
Year 3 annual maximum benefit (\$1,000 + \$350 + \$350) for members qualifying for rollover in Year 1 and 2	\$1,700
Total possible annual maximum benefit after 3 years (the amount a member can accumulate after 3 years of rollover is capped at \$1,000)	\$2,000

# Our Benefits Go Further with Effective Discounts + Maximum Rollover

**Our annual maximum goes much further than that of other carriers**

## \$1,000 annual maximum plan

	Market Rate	Contracted Rate	Claim Paid
Preventive Services (two cleanings + x-rays)	\$300+	\$147	\$110
Two Fillings	\$400+	\$158	\$114
One Crown	\$1,500+	\$564	\$249
<b>TOTAL Deducted from Annual Max:</b>			\$473
<b>Rollover Dollars for Next Year:</b>			\$350
<b>Next Year Annual Max, with Rollover:</b>			\$1,350

# Oral Health for Overall Health<sup>SM</sup>

## Medical cost savings plus enhanced dental benefits

Studies show significantly lower medical costs for members who use their preventive or periodontal dental services versus those who do not.<sup>1</sup> This can lead to substantial savings for employers and members!

**\$889** extra benefits per year for average Florida adult with diabetes, coronary artery disease, or pregnancy

**\$1,110** extra benefits per year for average Florida adult with oral cancer

(Calculated using FairHealth dental claims data)

Covered Medical Conditions and Enhanced Dental Benefits	Automatic Program Enrollment	Two Additional Cleanings or Periodontal Maintenance Visits per Year	Oral Cancer Screenings Once Every 6 Months & Fluoride Treatments Once Every 3 Months	Periodontal Scaling* Covered 100% with No Out-of-Pocket Expense
Diabetes	✓	✓		✓
Coronary Artery Disease	✓	✓		✓
Stroke	✓	✓		✓
Pregnancy		✓		✓
Oral Cancer	✓	✓	✓	
Head & Neck Cancers (As of January 1, 2020)	✓	✓	✓	
Sjögren's Syndrome	✓	✓	✓	

\*A member's plan must include periodontal coverage to receive this benefit.

<sup>\*</sup>Periodontal maintenance and scaling available with plans that offer periodontal benefits.

<sup>\*\*</sup>This benefit is available for members previously diagnosed with oral cancer or for members diagnosed with Sjögren's syndrome.

<sup>1</sup>Dental User Medical Cost Trend conducted by Blue Cross Blue Shield plan (2016).

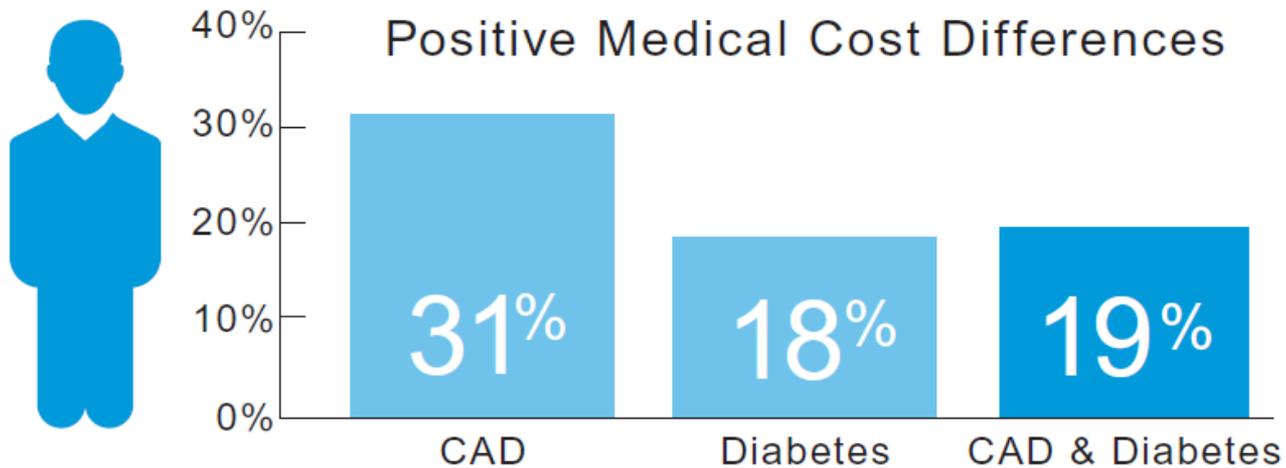


**Florida Combined Life**

An Independent Licensee of the Blue Cross and Blue Shield Association

# Oral Health for Overall Health<sup>SM</sup>

## Medical cost savings opportunity



<sup>1</sup>Dental User Medical Cost Trend conducted by Blue Cross Blue Shield plan (2016).

# USABLE Life

Consumer Supplemental Product Enhancements

# Supplemental Product Enhancements

## Improved agent and member experience!

	PREVIOUS EXPERIENCE	NEW EXPERIENCE
PRODUCT	Competitive	<b>Competitive</b> Minor changes to streamline portfolio
SALES TOOL	IST Old health/dental sales tool	<b>SalesConnect</b> Current health/dental sales tool
UNDERWRITING	Manual	<b>Automated</b>
BINDER PAYMENT	Not collected	<b>Collected</b>
CREDIT CARD PAYMENTS	Not accepted for any payment	<b>Accepted for binder payment</b>
BILLING FREQUENCY	Monthly, Quarterly, Semi-Annually and Annually	<b>Monthly, Quarterly, Semi-Annually and Annually</b>
EFFECTIVE DATES	1 <sup>st</sup> of the month After underwriting approval	<b>1<sup>st</sup> and 15<sup>th</sup> of the month</b> Based on business rules and submission date
COMMISSIONS	Paid monthly Based on earned premium	<b>Paid monthly</b> More timely due to binder collection
REPORTING	IST My Prospects Dashboard	<b>SalesConnect</b> Sales Dashboard

# Supplemental Product Enhancements

## Product overview

### PRODUCT HIGHLIGHTS

- Coverage is available to the applicant and their dependents
- Cash benefits are paid directly to the member to use as they choose
- Policy is guaranteed renewable
- Rates don't increase due to age (locked into age at effective date)
- Not coordinated with health plans
- 30-day free look period
- Agents must be appointed with US Able Life to sell these products. **Start the process today by emailing [licensing@USABLELife.com](mailto:licensing@USABLELife.com)**

#### Accident

Two plan choices that cover select accidents in addition to accidental death or dismemberment

#### Critical Illness

\$10,000-\$50,000 benefit options upon first diagnosis of a covered illness (*i.e. cancer, heart attack, stroke*)

#### Hospital

Three plan choices that pay daily confinement amounts in addition to annual hospital admission and special ICU rates

# Supplemental Product Enhancements

## Portfolio Changes

**ACCIDENT**  
**CRITICAL ILLNESS\*\***  
**HOSPITAL\*\*\***

### PREVIOUS PLANS

**\$14.22**

- Lump sum payment for accidental death or dismemberment
- \$30K (Basic) or \$40K (Select) policy
- Fixed schedule payment for treatment resulting from an accident

**\$27.36**

- \$10K-\$50K upon first diagnosis of a covered illness (*i.e. cancer, heart attack, stroke*)
- Carcinoma in situ: 10%, 25%, or 50%
- Recurrent coverage rider option

	Plan 1	Plan 2	Plan 3	Plan 4
Daily Confinement	\$250	\$500	\$50	\$100
Hospital Admission	<i>not covered</i>	<i>not covered</i>	\$750	\$1,000
Emergency Accident	\$100	\$150	\$100	NC
	<b>\$27.72</b>	<b>\$53.57</b>	<b>\$19.83</b>	<b>\$32.49</b>

### NEW PLANS

**\$14.22**

- No benefit changes

**\$27.36**

- \$10K-\$50K upon diagnosis of a covered illness (*i.e., cancer, heart attack, stroke*)
- Carcinoma in situ: 10% only**
- Recurrent benefit included**

	Plan 1	Plan 2	Plan 3
Daily Confinement	\$75	\$100	\$150
Hospital Admission	\$800	\$1,000	\$1,500
Emergency Accident	<i>not covered</i>		
	<b>\$19.56</b>	<b>\$25.54</b>	<b>\$35.74</b>

\* Premium based off of single individual, Plan 1

\*\*Premium based on 40-year-old, non-smoking applicant with \$30k of coverage, recurrent benefit, and 10% Carcinoma in Situ

\*\*\*Premium based on 49-year-old individual applicant

# Supplemental Product Enhancements

## Underwriting

### Accident

Knock out questions determine eligibility (e.g. occupation & driver's license)

Ineligible occupation list reduced from 24 to 14, no sub-industries

Application is either approved or denied

### Critical Illness

Medical underwriting questions sent via web service call

Results in <30 seconds

Applicants may be approved, denied, or approved for lower coverage

### Hospital

Medical underwriting questions sent via web service call

Results in <30 seconds

Application is either approved or denied

# Supplemental Product Enhancements

## New marketing materials!

### Flyer

- Audience: Prospects
- Purpose: High-level flyer that highlights the value of each product

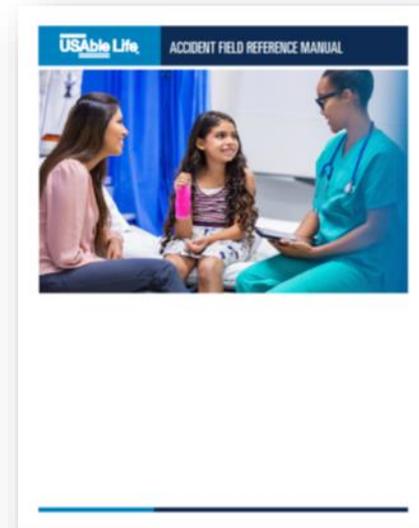
### Outline of Coverage

- Audience: Consumers
- Purpose: Regulatory requirement to provide plan information during sales process



# Supplemental Product Enhancements

## New agent collateral!



## Sales Briefs

- Audience: Agents
- Purpose: High-level product and underwriting information, intended to assist agents in selling

## Field Reference Manuals

- Audience: Agents
- Purpose: Details to help agents with the sales and application process, as well as understand the details of the products

**US Able Life<sup>SM</sup>**