

LIFEMAP EXPRESS GROUP DENTAL COVERAGE

Insurance options for groups of 2 to 9

LifeMap Assurance Company® offers employers with 2 to 9 employees the employer-paid dental options or the ability to add voluntary dental to their benefits package when purchasing another employer-paid product. Our **Passive PPO** options provide plenty of choice and flexibility at affordable group rates.

1 Review the options

	Basic Plans (A, B, C)	Choice Plans (F, G, H, I)
Deductible	\$50 per member; \$150 per family (Waived for Class A services)	
Annual Maximums	\$1,000 or \$1,500	\$1,000; \$1,500; or \$2,000*
Coinsurance levels	In-network: 100 / 80 / 50 Out-of-network: 90 th percentile UCR or MAC	
Waiting periods (Classes A, B, C)	Standard: 0, 6, 12 months Late: 3, 6, 12 months	
Child coverage from birth to age 26 for unmarried children (Class A, B, and C services). Domestic partners covered at your option and when required by the state.		
Benefit Coverage		
Exams and Cleanings, including Perio Maintenance	Class A - Preventive; 2 per year	Class A - Preventive; 2 per year or 3 if diagnosed with diabetes, periodontal disease or pregnant
Fluoride	Class A; 1 per year until 18	Class A; 2 per year until 18
X-rays	Class A - Preventive	
Space Maintainers	Class A - Preventive	
Sealants, Preventive Resin	Class B - Restorative	Class A - Preventive
Fillings	Class B - Restorative	
Periodontal Services	Class C - Major	Class B - Restorative
Endodontic Services	Class C - Major	Class B - Restorative
Oral Surgery	Class C - Major	Class B - Restorative
Crowns and Bridges	Class C - Major	
Dentures	Class C - Major	
Optional Rider		
Orthodontia Child coverage up to age 19 available with 5-9 employees	Not Available	12-month waiting period (24 months if late enrollment) 50% coinsurance Lifetime Max: \$1,000 or \$1,500

*\$2,000 annual maximum option is only available when replacing coverage.

2 Choose your contribution level

Employer Paid	
Contribution	Participation
100% Employer paid	100% required
50%-99% Employer paid	2 to 4 employees: 100% required
	5+ employees: 75% required (minimum 5)
Voluntary	
Contribution	Participation
<50% Employer Paid	Greater of: 35% or 5 employees required

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What's not covered

To keep costs down for everyone, we unfortunately can't cover everything. These are the exclusions for each dental plan we offer.

Exclusions and limitations:

- Aesthetic Dental Procedures
- Antimicrobial Agents
- Benefits Not Stated
- Collection of Cultures and Specimens
- Connector Bar or Stress Breaker
- Cosmetic/Reconstructive Services and Supplies
- Desensitizing Medicaments
- Diagnostic Casts or Study Models
- Duplicate X-Rays
- Experimental/Investigational treatments, procedures and services, supplies, and accommodations
- Facility Charges
- Fees, Taxes, Interest, etc. unless required by law
- Fractures of the Mandible
- Gold Foil Restorations
- Home Visits
- Implants and implant-related services
- Maxillofacial prosthetic services
- Modification of removable prosthesis following implant surgery
- Medication and Supply Charges
- Military Service-Related Conditions
- Motor Vehicle Coverage and Other Insurance Liability
- Nitrous Oxide
- Non-Direct Patient Care and services
- Occlusal Treatment
- Occlusal Guards
- Oral Hygiene Instructions
- Orthodontic Dental Services
- Personal Comfort Items
- Photographic Images
- Pin Retention in Addition to Restoration
- Precision Attachments
- Prosthesis Services and supplies including the initial placement of a Prosthetic Device for a tooth missing prior to the member's effective date
- Provisional Splinting
- Replacement of Any Dental Appliance
- Riot, Rebellion, War and Illegal Acts
- Self-Help, Non Dental Self-Care, Training, or Instructional Programs
- Separate Charges
- Services and Supplies Provided by a Member of your Immediate Family
- Services Performed in a Laboratory
- Surgical Procedures (unless Specifically Covered)
- Temporomandibular Joint (TMJ) Dysfunction Treatment Services and supplies
- Third Party Liability
- Tooth Transplantation Services
- Travel and Transportation Expenses
- Treatment, Procedures, Techniques or Therapies Outside Generally Accepted Dental Care Practices
- Treatment started prior to the Member's Effective Date under this Policy or completed more than 30 days after coverage under this Policy terminates
- Work-Related Conditions and expenses for services and supplies
- Anything not specifically provided for in the policy may not be a covered benefit.

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Submit a quote request

Underwriting guidelines for groups with 2 to 9 employees:

- Group must be a business (or an offshoot of a business) that has been in existence for at least 3 months for Life/AD&D and Dental
- No more than 50% of the group members may be from the same family, unless each has been employed with the employer for at least two years
- No more than 60% of the group members can be over age 50 years old
- A minimum of one employer-paid LifeMap product be purchased to offer voluntary dental
- Eligibility requirements: full time, active employee working a minimum of 30 hours per week
- One class is allowed
- Dental is not available in Alaska, Montana, and Wyoming

Submit your quote request and census to
Express.Quote@LifeMapCo.com



This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for education purposes only. A copy of the full policy including all covered benefits, exclusions and limitations will be provided once a group master application is signed. Contact LifeMap with any questions.