

# LIFEMAP EXPRESS GROUP DENTAL COVERAGE

## Insurance options for groups of 2 to 9 in Washington

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 Choose a plan

	Essential Plans (A, B, C, D)	Choice Plans (E, F)	Preferred Plans (G, H)
<b>Deductible</b>	\$50 per member; \$150 per family (Waived for Class A services)		
<b>Annual Maximums</b>	\$1,000; \$1,500; or \$2,000*		
<b>Coinsurance levels</b>	In-network: 100 / 80 / 50 or 80 / 60 / 50 Out-of-network: 90 <sup>th</sup> percentile UCR	In-network: 100 / 80 / 50 Out-of-network: 90 <sup>th</sup> percentile UCR or MAC	In-network: 100 / 80 / 50 Out-of-network: 90 <sup>th</sup> percentile UCR
<b>Waiting periods (Classes A, B, C)</b>	Standard: None Late: 3, 6, 12 months		
<b>Benefit Coverage</b>			
<b>Exams and Cleanings, including Perio Maintenance</b>	Class A; 2 per year		Class A; 2 per year or 3 with certain diagnoses
<b>Fluoride</b>	Class A; 2 per year until 18		
<b>X-rays</b>	Class A		
<b>Space Maintainers</b>	Class A		
<b>Sealants, Preventive Resin</b>	Class A		
<b>Fillings</b>	Class B		
<b>Periodontal Services</b>	Class B		
<b>Endodontic Services</b>	Class B		
<b>Oral Surgery</b>	Class B		
<b>Crowns and Bridges</b>	Class C		
<b>Dentures</b>	Class C		
<b>Implants</b>	Excluded	Class C	
<b>Choice Plan (E) Options</b>			
<b>With Orthodontia</b> Child coverage up to age 19 Available with 5-9 employees	12-month ortho waiting period (24 months for late enrollees) 50% ortho coinsurance Lifetime Ortho Max: \$1,000		
<b>With TMJ</b>	6-month TMJ waiting period (12 months for late enrollees) 50% TMJ coinsurance Lifetime TMJ Max: \$5,000		

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

### 2 Choose your contribution level

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

- Benefits Not Stated
- Adjustment Denture or Bridgework within 6 Months
- Cosmetic and Reconstructive Services and Supplies
- Duplicate X-Rays
- Experimental and Investigational Services
- Facility Charges
- Fees, Taxes, Interest, etc.
- Home Health Aids
- Medication and Supply Charges
- Military Service-Related Conditions
- Motor Vehicle Coverage and Other Insurance Liability
- Non-Direct Patient Care
- Oral Hygiene and Dietary Instructions
- Oral Pathology and Laboratory
- Any Services Performed in a Laboratory
- Collection of Cultures and Specimens
- Orthodontic Dental Services
- Personal Comfort Items
- Precision Attachments, Personalization, Precious Metal Bases and Other Specialized Techniques
- Riot, Rebellion, War and Illegal Acts
- Self-Help, Non-Dental Programs
- Separate Charges
- Services Provided by Member of Immediate Family
- Services due to Intentionally Self-Inflicted Injury/Illness
- TMJ Treatment
- Third Party Liability
- Travel and Transportation Expenses
- Treatment Completed More than 30 Days after Coverage Terms
- Treatment Outside Generally Accepted Dental Practices
- Treatment started prior to the Member's Effective Date
- Work-Related Conditions
- 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 Washington 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
- Child coverage from birth to age 26 for unmarried children (Class A, B, and C services).
- One class is allowed
- This proposal is based on plans and rates currently on file and pending approval with the Office of the Insurance Commissioner in Washington State. Plans and Rates are not final and may be subject to change.

Submit your quote request and census to  
[Express.Quote@LifeMapCo.com](mailto: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.*