



## All signs point toward **SDC**

### Quoting Process

SDC offers community rated plans for small groups as well as customized and individually rated plans for larger groups. We strive to meet your deadlines and endeavor to turn around your request for quotes within 2-4 days. For groups over 30 eligible employees, simply submit the request for quote including the group information, effective date, current carrier, plan design, rates and list of covered services. We will underwrite the group and deliver our renowned competitive rates as fast as we can. We can often beat the competition and the current carrier, and many times we do this while offering a multi-year rate guarantee also.

### Offerings by Group Size

Groups 2-29 employees - These groups may select from any of our community rated options. These plans include all of the usual bells and whistles that our larger groups enjoy and all for very competitive rates. Small group rate sheets are available online and you may also contact your Account Executive to receive your own supply of hard copies.

Groups of 30 or more employees - SDC offers customized plan designs and we individually rate these groups. We can use our standard list of covered services or match the current carrier's list or union negotiated plan. Simply submit your proposal request to your designated Account Executive and we'll provide our competitive quote to you within a few days.

Maximum Advantage Plan - SDC offers a special 3-year rate guarantee while we increase the annual maximum by \$250 each of the 3 years. We offer this very unique plan to groups of 30 or more eligible employees. The group can pick the plan design of their choice and from two different starting contract maximums - \$750 and \$1,000. This is essentially a free upgrade each year and applies to the entire group - without needing to meet any special criteria or required services.

### Funding Arrangements

SDC writes groups on a Fully-Funded, Self-Funded or Partially-Funded basis. Each different funding arrangement is available to groups of all sizes.

### Placing Groups

Selling SDC is an easy and straight-forward path. Simply request the quote, sell one of our competitive and value packed plans, and then complete and send in the group application. That's it! It's really just that simple. After all we're not trying to climb Mount Everest over here...we're selling dental benefits, and that road just shouldn't be filled with twists and turns and uphill struggles. SDC has removed all of the typical maze-like requirements our competitors put you through and simply provide you with the straight path toward success. We do this and deliver it with easy, fast and friendly service along the way!

### Licensing Process

Upon the sale of your first group, SDC will collect your State license and process it with the Department of Insurance as well as pay all fees associated with licensing.

### Value Added Benefits

Of course all of our plans include our renowned array of value-added benefits. We offer several complimentary programs to help make our offerings even more enticing. Our clients love offering their employees our very special extras, all at no extra cost. With a vision discount plan and our own SMILERIDER cosmetic discount program, we are sure to help complete any benefit package and thrill our members in the process. All for one low rate!