

LEADING THE WAY

IN DENTAL BENEFITS



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Superior Dental Care (SDC) has been leading the way in dental benefits since 1986. We are dedicated to offering the **best and most effective dental plans** in the industry with two of the **largest networks** of dentists and specialists in the Ohio and Kentucky region. Our steadfast **commitment to personal service** and **competitive plan designs** set us apart from other dental benefit carriers.

LEADING THE WAY IN DENTAL BENEFITS SINCE 1986

PROMOTING SUPERIOR DENTAL HEALTH | SDC offers employer groups an array of comprehensive benefit options – after all, we are dedicated to keeping you smiling for a lifetime! We've eliminated the unwanted barriers to quality dental care such as unnecessary waiting periods and missing tooth clauses. You simply won't find these obstacles with any Superior Dental Care plan. With an emphasis on prevention and immediate coverage, our benefits packages establish and encourage **superior dental health** and wellness.

BUILDING STRONG NETWORKS | Within each of our **two strong networks**, our members have complete freedom to choose their personal dentist or specialist. Our combined networks represent **11,000 actual locations** throughout Ohio and Kentucky, giving members easy access to quality dental care. All of our network dentists undergo a stringent credentialing process and are re-credentialed every 3 years, which means our members are assured the highest quality of care and greatest protection. Additionally, when seeking care from a network dentist, our members only pay their portion of the bill since our dentists write off any amount over the members' copayments and our fee reimbursement. This protection from 'balance bills' typically adds up to about a 20% savings, which is a significant reason to stay within the network!

ENDLESS COMMITMENT | SDC is much more than flexible plans, expansive networks and superior service. We were created as a partnership between dental professionals and benefit providers as a solution to rising costs and loss of choice. Our **endless commitment** to this unique partnership allows us to meet everyone's requirements: employers and insurers can control costs, patients don't need to leave their trusted family dentist, and many of the headaches and hassles of dental coverage can be eliminated. It's no wonder that SDC has revolutionized the dental benefit industry. Take a look at our innovative plan options on the opposite page and see for yourself all the benefits SDC offers!

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THE PREFERRED PLAN: NETWORK-DRIVEN DENTAL CARE | Our **Preferred Plan** offers financial savings and convenience by providing access to an unlimited number of participating dentists & specialists. While members are encouraged to seek dental care from over 7,000 participating dentists or specialists within our service areas of Ohio and Kentucky, they also have the freedom to choose ANY licensed dentist through the Open Access feature of this plan. Open Access provides members the same level of coverage whether using a network or a non-network dentist. However, members using a non-network dentist may be subject to balance billing. The Preferred Plan is also available as a network-only option.

THE CHOICE PLAN: POINT-OF-SERVICE DENTAL CARE | Our **Choice Plan** offers the best financial protection and savings for our clients and members. Over 4,000 Choice Plan dental locations are available in select Ohio and Kentucky counties. Members are encouraged to seek dental care from a participating Choice Plan dentist or specialist, as our participating dentists are contractually required to write off any amount over and above our reimbursement and member copayments. If members choose to visit a non-network dentist or specialist, benefits are reduced by 10% and they may be subject to balance billing.

THE DIRECT PLAN: DENTAL REIMBURSEMENT ADMINISTRATION | The **Direct Plan** is designed to offer members dental care without procedure restrictions. This self-funded product reimburses employees for their dental care based completely on employer reimbursement specifications. This option is a straightforward way for employers to offer an easy alternative to traditional dental insurance. The employee simply submits their paid dental care receipt to SDC and will be reimbursed up to the employer's defined dollar maximum. Additionally, members have complete freedom to choose any dentist! This low-cost option is a great way to supplement employee benefits.

NO-COST EXTRAS | All plans come with the following at no additional cost:

SMILERIDER | **SmileRider** provides members with a 15% discount on elective or cosmetic procedures from participating network dentists.

EYEMED ACCESS PLAN D | **EyeMed Access Plan D** is a vision discount plan that members can use for exams, frames, lenses and contact lenses from a large network of providers with no limitations on the frequency of use.

HR SOLUTIONS CENTER | Superior Dental Care offers our clients exclusive online access to Ceridian's **HR Solutions Center** through our online account access system. Clients automatically receive membership to this HR resource library and risk management tool that provides up-to-date information to help stay compliant regarding the workforce.



**SDC: THE
DENTAL
BENEFIT
INNOVATORS**

LEADING THE WAY IN DENTAL BENEFITS

Superior Dental Care (SDC) is owned and directed by our participating dentists, keeping our primary focus on our original mission of providing the highest quality of dental benefits. We hold our profit margin to an astonishingly low 5%, putting each additional dollar toward growing our network and delivering competitive and unique products. Our network encompasses over 11,000 dental locations throughout Ohio and Kentucky. Our plan designs include a number of creative and competitive options that allow both in and out of network access. We strive to ensure that our plans are the best solution for employers and their employees. We believe that while expert service thrives on the efficiency of technology, it is our personal touch that sets us apart. It is because of these differences that SDC **leads the way in dental benefits.**



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