



# DIRECT PLAN



A Medical Mutual Company



## A customized dental reimbursement plan

SDC's cost-efficient Direct Plan is a self-funded dental reimbursement plan available to employers with 50 or more employees. This unique plan is designed to offer members access to quality dental care without procedure restrictions. The Direct Plan can be used for dental services from any licensed dentist; however, members can extend their benefits by visiting an SDC network dentist. SDC administers the plan, reimbursing employees based on their group's customized reimbursement schedule.

### Easy payment

Rather than paying monthly insurance premiums with actuarial risk factors included, groups simply pay an administration fee per employee along with the cost of the employees' reimbursed dental service receipts. Payments for both the administration fee and dental service receipts are made monthly.

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*With no restrictions or exclusions,  
SDC's Direct Plan is easy to use and encourages  
consumer-driven dental care.*

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## designed to meet your group's unique needs

### Nationwide network access

While the Direct Plan offers the freedom to visit any licensed dentist, members who choose an SDC participating network dentist can stretch their reimbursement dollars further—and save up to 20%! With over half a million dental network access points nationwide, enrolled employees have access to a participating dentist no matter where they live or travel.

### Efficient claims processing

Administration is simple. There are no lists of covered services, treatment limitations or exclusions, unless the group elects to list covered services. Employees simply submit

#### Example of a reimbursement schedule

**100%** of the first **\$150** of expenses

**0%** of the next **\$50** of expenses

**80%** of the next **\$300** of expenses

**50%** of the next **\$1,220** of expenses

their paid dental care receipts to SDC and are then reimbursed according to dollars spent on dental care, not type of treatment received.

SDC administers the plan based on the reimbursement schedule set by the group.

### Industry-leading service and support

We provide multiple levels of personal service for our groups and their employees. SDC's dedicated Account Services team will coordinate and assist with enrollment, billing, plan inquiries and more. We also offer self-service conveniences online including website support centers, Superior Direct Connect, SDC Mobile and Find-A-Dentist.

# EXPERIENCE

the Superior Difference



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