



**Informed
Patient OptionsSM**
From Securian Dental

Your dental benefits plan
just got a lot smarter.

Two-Year Rate Guarantee



SECURIANTM

INFORMED PATIENT OPTIONS

BENEFIT

SERVICE	DESCRIPTION	COVERAGE LEVEL*			
		EMPLOYER-PAID PLAN		VOLUNTARY PLAN	
		Tier 1 DENTISTS	Tier 2 DENTISTS	Tier 1 DENTISTS	Tier 2 DENTISTS
Diagnostic and Preventive Services	Oral evaluations / check-ups, x-rays, dental cleanings, fluoride treatments	100%	80%	100%	80%
Basic Services	Basic Restorative Care & Services Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies	No waiting period		6-month waiting period	
		80%	50%	80%	50%
	Basic Extractions Basic extractions of erupted tooth or exposed root	80%	50%	80%	50%
Complex and Major Services	Basic Endodontic Therapy Pulpal therapy, root canal therapy, pulpotomy	No waiting period		12-month waiting period	
		50%	50%	50%	50%
	Basic Periodontal Services Non-surgical periodontal care, includes periodontal maintenance	50%	50%	50%	50%
	Complex Surgical Extractions Surgical removal of erupted tooth, impacted teeth and tooth roots	50%	50%	50%	50%
	Adjunctive General Services Intravenous conscious and IV sedation with complex surgical services	50%	50%	50%	50%
	Complex Surgical Periodontal Care Surgical periodontal care	50%	50%	50%	50%
	Restorative Services Posterior composite resins, inlays** Onlays, crowns, crown repairs (includes stainless steel crowns and pre-fabricated crowns)	50%	50%	50%	50%
Prosthetic Services Removable prosthetic services – dentures and partials † Fixed prosthetic services – bridges † Repairs – removable and fixed prosthetic services	50%	50%	50%	50%	
Deductible	Per person/per family (calendar year) No deductible for diagnostic and preventive services	\$25/\$75	\$50/\$150	\$25/\$75	\$50/\$150
Calendar Year Plan Maximum	Per Person	\$1,250	\$1,000	\$1,250	\$1,000
Orthodontics	Available for dependent children only, age 8-18	50%	50%	50%	50%
Optional add-on	Minimum of 10 enrolled employees	\$1,000 separate lifetime maximum 12-month waiting period	\$1,000 separate lifetime maximum 12-month waiting period	\$1,000 separate lifetime maximum 18-month waiting period	\$1,000 separate lifetime maximum 18-month waiting period

*Coverage is subject to our allowable charge, described on the back of this brochure.

**Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost.

†Missing-tooth exclusion applies during the first 24 months of coverage.

A smarter dental plan.

Like other benefit costs, dental benefits can take a bite out of your bottom line. Reducing costs doesn't have to come at the expense of employee choice, the quality of the dental plan or the care your employees receive.

It's time to consider Informed Patient Options from Securian Dental – a smarter, tiered dental benefit plan for small to mid-size employers that provides:

- **Immediate** cost savings for you and your employees.
- **Freedom** to see any dentist.
- **Information** to help your employees identify dentists who make quality treatment decisions.†

A SMARTER PLAN STEMMING FROM ADVANCED ANALYTICS

Informed Patient Options is not a network-based plan. It's a first-of-its-kind plan that uses analytics to rank and categorize dentists in tiers based on their decision-making quality and the corresponding impact on economic value.

Your employees have freedom of choice

- Tiered rankings are shared with your employees through an easy-to-use Web interface, giving them information to make informed decisions when choosing their dentist. Employees have complete freedom to see *any* dentist in *any* tier.

Your employees have a vested interest in seeing a top-tier dentist

- **Benefits are stronger and costs are lower when your employees visit a Tier 1 dentist.** Just as important, employees receive care from dentists whose historical practice patterns demonstrate quality treatment decisions for oral health.

Your employees also receive benefits when they visit a Tier 2 dentist, but these are lower than Tier 1 benefits.

Your company benefits, too

- The plan offers lower premium costs than network-based plans immediately and keeps benefit costs more stable over time due to higher-ranking dentists' patient-centered approach to care.

A dentist's approach to care, rather than his or her fees, is by far the largest factor in dental costs. For example, research favors dentists who perform X-rays based on the patient's specific oral health condition – rather than whenever the dental plan will pay for them or on a schedule that applies to all patients.

Higher ranking dentists' decision-making is tied to the individual's oral health in a way that makes clinical sense – and also makes sense for your bottom line.

For more information, please ask your broker or contact us.

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The Securian Dental Advantage

Smart features make Informed Patient Options the right choice:

- **Two-year rate guarantee – dental cost stability over time**
- **Employer-paid or Voluntary plan designs**
- **Employee freedom to see any dentist without pre-selecting one**
- **Top-notch service from enrollment through swift claim handling**
- **Worldwide emergency coverage automatically included**

Easy to trust

Securian Dental unites two industry leaders, combining the financial strength and stability of Securian Life Insurance Company with the expertise and industry-leading capabilities of DeCare Dental Health International, LLC (DDHI). Securian Life is authorized to conduct business in 44 states and the District of Columbia, and is recognized by A.M. Best with an A rating (Excellent – third highest in 16 categories). Securian Life is part of the Securian Financial Group. DDHI is an affiliate of DeCare International. With a 35-year track record of proven success, the DeCare family of companies is an established leader in the dental benefits industry. Collectively, DeCare serves 4 million individuals in 15,000 employer groups, including Fortune 500 corporations, small businesses, non-profits and government entities.

⁺ The term “quality treatment decisions” as used to describe DeCare Dental’s analytical tier ranking of dentists does NOT mean that: (1) higher ranking dentists are “good” and the others are “bad” in the normal sense of those words; (2) higher ranking dentists deliver quality dental care and that others do not; or (3) higher ranking dentists are those that have the lowest fees or offer the largest discounts.

What the term does mean is that not all dentists make the same treatment decisions and the treatment decisions dentists make do have attributes and characteristics by which individual dentists differentiate or distinguish themselves from their peers. Different treatment decisions and utilization have the most significant impact on the economic value component of the dental benefit equation over time.

As a result, higher ranking dentists under DeCare’s analytical tier rankings generally will be those whose treatment decisions and utilization patterns deliver the most economic value to the dental benefit equation over time. The treatment decisions and utilization patterns of the higher ranking dentists also tend to be consistent with the published scientific clinical literature.

Securian Dental is underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International, LLC. In California, Securian Dental is underwritten by Securian Life Insurance Company, offered through DeCare Dental Insurance Services, LLC, and administered by DDHI Administrators, LLC. Securian Dental is offered under policy form series 03-30612 or a state variation thereof.

Securian Dental Plans

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Important Information Regarding Coverage

This brochure is intended to provide a convenient overview of coverage, and is not intended to be a complete description. Additionally, some provisions may vary by state. Only those services and supplies specifically listed in the Dental Benefit Plan Summary are covered under this plan, regardless of dental necessity. For complete details, please refer to your Dental Benefit Plan Summary, which outlines the specific treatments that are covered, the frequency with which those treatments are covered, and limitations, exclusions, and conditions under which coverage may remain in force. Exclusions and limitations are also available on our Web site, www.securiandental.com.

For Groups of 51-199 Eligible Employees

Informed Patient Options is available to groups with 51 to 199 eligible employees – and is available to larger groups on a custom basis.

Voluntary Plan: Only five employees are required to enroll, provided at least 51 employees are eligible.

Employer-Paid Plan: Coverage is available to groups of 51 or more eligible employees, and at least 60 percent of eligible employees not covered by another dental plan must enroll.

No Waiting Periods Except Ortho on Employer-Paid Plans

There are no waiting periods for services other than orthodontia on our Employer-Paid plan. Waiting periods on the Voluntary plan are waived for groups that have prior comparable coverage.

Premium Reductions for Medical Lock and Prior Coverage

Premiums may be reduced for groups with Prior Comparable Coverage on the Employer-Paid or Voluntary plan. Premiums may also be reduced for a Medical Lock on the Employer-Paid plan. Please note the Medical Lock is not available to groups based in Georgia or Hawaii.

Payment Subject to Allowable Charge

Claim payments are based on the amount charged by the dentist or our allowable charge, whichever is less. If a dentist charges more than our allowable charge, the patient is responsible for the difference.



SECURIAN™