

# DP Brokers by DentalPlans

# **Today You Will Learn:**

## Outline:

- DentalPlans.com Company Overview
- State Restrictions
- Details on the top 5 Dental Plans
  - Aetna, Cigna, iDental, Careington and Solstice
- Telehealth Products
  - :DP HealthNow, :DP CompleteCare & :DP SmartHealth
- Frequently Asked Questions

# **COMPANY OVERVIEW**

Who We Are & What We Do

# :DentalPlans.com

# Who is DentalPlans.com?

DentalPlans.com Operates the Industry's Leading Online Marketplace of Dental, Vision and Rx Savings Plans

## What Are Dental Savings Plans?

- A dental savings plan functions a lot like a membership at a warehouse club. Members pay an annual fee and get access to significantly reduced rates.
- Members save 10% to 60% on dental care with 30+ different plans from the well-known healthcare brands such as Cigna, Aetna and more.
- Our plans cover more than 140,000 dentists nationwide. These quality dentists have agreed to charge reduced fees on the dental services.

We are proud members of the following organizations:









# Over 30 Well Known and Trusted Network Partners

















# Providing Access to Top Brands in The Industry





















Solstice

# **Comparing Dental Savings Plans to Traditional Dental Insurance**

## **Dental Savings Plan Key Benefits:**

- Use within 24 hours of purchase
- No annual limits, no health restrictions and no paperwork
- Patients pay dentists directly at the time of service
- Receive discounts on Most Dental Procedures

Advantages	Dental Savings Plans	Dental Insurance
Quick Plan Activation	YES	NO
No Annual Limits	YES	NO
No Health Restrictions	YES	NO
No Paperwork Hassles	YES	NO
No Waiting For Dental Care	YES	NO
Cosmetic Dentistry Savings	YES	NO

Savings Plans can save consumers money when compared to the out of pocket costs of traditional dental insurance

# **Overview of Product Offering**

DentalPlans.com offers 30+ plans to consumers in dental care, vision, hearing and Rx

#### **Dental Care**

#### **Ancillary Products**

#### Telehealth

:DP has been offering dental savings plans to consumers across the U.S. for 20+ years and has served more than one million people



:DentalPlans.com offers 30 plans<sup>(1)</sup> and partners with the nation's leading dental care networks ensuring members can visit a provider of their choice at the most affordable price possible. Dental savings plans are quickly activated and have no annual limits or health restrictions

:DP offers vision, hearing and Rx plans to meet consumer demand for additional ancillary healthcare options



#### **Vision Saving Plans**

Ensure consumers will Save on eyeglasses, contact lenses, eye examinations and more



#### **Hearing Benefits**

Save on over 2,000 hearing aid models, Plus two years of free batteries with purchase, one-year of free follow-up care and a three-year warranty



#### **Rx Benefits**

Allow consumers to instantly save on prescriptions with no limits

:DP offers 3 Telehealth plans address the Telehealth market

#### :DP HealthNow

Bundled package of several ancillary health benefit solutions including:

• Three unique telehealth solutions



- Three unique healthcare advocacy benefits
- The option to add a dental and / or vision savings plan

:DP HealthNow is offered both on the :DP marketplace and as a stand alone offering to groups



# **Dental Savings Plans State Restrictions**

DentalPlans.com has plans available in most states

#### **California Plan Availability:**

- Aetna Vital Savings by Aetna Dental and Prescription Discount Program
- Aetna Vital Savings by Aetna Dental Discount Program
- > iDental Plan





\*\*Members in California are not eligible for any Promotions or Discounts.\*\*

#### **Washington State Plan Availability:**

- CIGNAPlus Savings Plan
- Preferred Network Access By Cigna





# **AETNA PLANS**



# :DentalPlans.com

## **Aetna Plans Overview**



**Aetna** has four plans with identical dental components. The differences are the additional benefits included.

#### The AETNA network offers these plans:

- ❖ AETNA Vital Dental Savings Plus Prescription Discount Program
- ❖ Aetna Vital Dental Savings Plus Vision
- AETNA Dental Access (Dental Only)
- :DP Complete Care

					Addition	nal Benefits				
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Plans	Dental	RX	Vision	Hearing	24 Hour Nurse Hotline	Telemedicine	eDocAmerica	Health Wealth Connection	Medical Bill Saver	MyEWellness
Aetna Dental Access®										
aetna										
aetna° dental plus Rx										
DP CARE	•				•	•	•	•	•	

## **Aetna Plan Details**



#### **Program Summary**

- Save an average of 15-50% on most dental care services.
- More than 161,000\* available dental practice locations nationwide through one of the largest dental savings networks, Aetna Dental Access<sup>SM</sup>.

## **Fee Schedule Key Notes**

- Prices may vary by ZIP CODE, region and Dentist and even by provider within a zip code.
- The fee schedule is available to the member, but not to print out
- In most cases procedures not listed on the fee schedule can be discounted from 10% to 25% off the dentist's normal fee.

Invisalign will not be discounted

#### Discounted fees are Sample Savings based on General Dentist Fees. Dental Fees for this program vary by Dentist.

Procedure Description	ADA Code	Price Without Plan <sup>1</sup>	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$30.00	60%
Adult Teeth Cleaning	D1110	\$106.00	\$60.00	43%
Child Teeth Cleaning	D1120	\$85.00	\$43.00	49%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$765.00	42%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$452.00	55%
Full Upper Denture	D5110	\$1800.00	\$888.00	51%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$83.00	65%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$198.00	50%

Prices on the website are sample fee please contact the broker support or sales team for prices at a specific dental office.



# **Aetna: Vision - EyeMed**



- Included in the Vital Savings Plans, is a vision savings plan by Aetna Vision powered by EyeMed.
- Access to retailers such as: JCPenney Optical, Vision Source, Pearle Vision Centers, Sears Optical, Target Optical, Visionworks, and more.

#### **Vision Care Savings at a Glance**

- ✓ **Save 20-40% off** the retail price of eye exams, eye glasses and contact lenses
- ✓ **Save 35% off** the retail price of frames
- ✓ **Save \$15 off** the retail price of contact lens exam
- ✓ **Save 15% off** the cost of Lasik surgery
- ✓ Save on brand names in eyewear such as Anne Klein, bebe®, Calvin Klein and more
- ✓ Replacement contact lenses by mail members may order replacement contact lenses via the Internet and have them mailed directly to their home

#### Sample Savings

Description	Cost Without Aetna Vision²	Cost with Aetna Vision <sup>1</sup>	Discount Savings <sup>1</sup>	Typical Savings
Eye Exam	\$90	\$63	30%	\$27
Designer Frames <sup>3</sup>	\$190	\$123.5	40%	\$66.50
Contact Lens Exam	\$120	\$105	12%	\$10
Lenses – Single Vision	\$270	\$189	30%	\$81

#### Note:

- Actual pricing and discounts may vary by region and eye care provider
- 2) Sample pricing from LensCrafters
- Frame Pricing based on Tory Burch Women's Frames & Dolce & Gabanna Men's Frames at LensCrafters







#### **Hearing Care Savings at a Glance**

- Save up to 60% on hearing devices
- FREE initial screening\*
- Save up to 25% on diagnostic testing
- **Save 20%** on audiologist select hearing health products
- 2 years of batteries with hearing aid purchase mailed directly to your home
- 1 year of follow-up care which includes cleaning, adjustment and other hearing aid services
- 3-year warranty on most hearing aids, covering repairs, loss and damage
- Hearing Aid Low Price Guarantee Amplifon will price match same product and beat it by 5%

#### **Sample Hearing Savings**

Description	Cost without Amplifon	Avg. Cost with Amplifon <sup>1</sup>	Discount	Typical Savings
Siemens Hearing Aid Premier	\$3,400	\$1,900	44%	\$1,500
Siemens Hearing Aid Economy	\$1,595	\$695	56%	\$900

Cost Per Ea





<sup>\*</sup>Depending upon provider. Some providers may charge a \$48 fee





- Access to savings on most FDA-approved prescription medications and more.
- Visit More than 68,000+ well-known retail pharmacies nationwide such as: Costco, CVS, Walgreens, Rite Aid, Safeway, Publix Pharmacy, Walmart, Sam's Club and more.
- Instant savings when filling your prescription medication through a participating pharmacy or through the convenient mail order service.

#### **Prescription Savings at a Glance:**

- ✓ **Unlimited use** card never expires and no waiting periods
- ✓ Generic drug alternatives available
- ✓ **Save 10-40% off** average price of generic and brand name prescription drugs
- ✓ Aetna RX Home Delivery order prescriptions by mail and them delivered safely and confidentially to your home
- ✓ Aetna Specialty Pharmacy Have specialty medication for treating chronic medical conditions to your home or doctor's office

#### Sample Savings on Prescriptions

Description	Amount	Cost without Plan	Cost with Plan	Typical Savings
Lipitor 20 mg	30 tabs	\$137	\$114	\$23
Prevacid 30 mg	30 caps	\$189	\$166	\$23
Nexium 40 mg	30 caps	\$186	\$156	\$30
Sertraline 50 mg	30 tabs	\$89	\$14	\$75
Zocor 20 mg	30 tabs	\$168	\$155	\$13
Zoloft 50 mg	30 tabs	\$116	\$95	\$21

<sup>\*</sup>Based on AWP price as reported by Medispan on February 2013.



# **CIGNA PLANS**



# :DentalPlans.com

# 🎇 Cigna.

# **Cigna Plans Overview**

**Cigna** has four plans with identical dental components. The differences are the additional benefits included.

#### The Cigna network offers these plans:

- Preferred Network Access By Cigna
- CIGNAPlus Savings
- Alliance HealthCard Savings Card
- CVS iSave

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Plan	Dental	RX	Vision	Hearing	Alternative Medicine	Chriopractic	Massage Therapy	Fitness	24 Hour Nurse Hotline	Diabetic Supplies	Pre-Paid Diagnostic Imaging	Pre-Paid Lab	Minute Clinic	Everday Savings	Tobcacco Cessation	Wellness Products	Weight/ Nutrition
Preferred Network Access Cigna.																	
🎇 Cigna.	•		•	•		•									•	•	•
Alliance HealthCard	•	•	•	•	•	•		•	•	•							
<b>CVS</b> Heαlth iSave	•	•	•	•	•	•		•	•		•	•	•	•			



# **Cigna Plan Details**



#### **Program Summary**

- Average savings of 37% on most dental services including: braces, cleanings, x-rays, root canals, crowns, dentures, implants and more!
- Save at general dentists, and on specialist treatments: Endodontist, Orthodontist, Oral Surgeons and other specialists.

#### **Fee Schedule Key Notes**

- Prices may vary by ZIP CODE, region and Dentist and even by provider within a zip code.
- The fee schedule is available to the member, but not to print out
- In most cases procedures not listed on the fee schedule can be discounted from 10% to 25% off the dentist's normal fee.

Invisalign will not be discounted

Discounted fees are Sample Savings based on General Dentist Fees. Dental Fees for this program vary by Dentist.

Procedure Description	ADA Code	Price Without Plan¹	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$21.00	72%
Adult Teeth Cleaning	D1110	\$106.00	\$47.00	56%
Child Teeth Cleaning	D1120	\$85.00	\$32.00	62%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$546.00	59%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$316.00	68%
Full Upper Denture	D5110	\$1800.00	\$716.00	60%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$56.00	76%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$139.00	65%

Prices on the website are sample fee please contact the broker support or sales team for prices at a specific dental office.



# **Cigna Vision Healthy Rewards**



- Members have access to CIGNA Healthy Rewards, which provides discounts on wellness products and services through your CIGNAPlus Savings membership.
- The Choose Healthy website is where customers can access the provider searches

#### **Hearing Care Savings at a Glance**

- ✓ **Save up to 60%** on hearing devices
- √ FREE initial screening\*
- ✓ **Save up to 25%** on diagnostic testing
- ✓ Save 20% on audiologist select hearing health products
- ✓ **2 years of batteries** with hearing aid purchase mailed directly to your home
- ✓ And More!

#### **Sample Hearing Savings**

Description	Cost without Amplifon	Avg. Cost with Amplifon <sup>1</sup>	Discount	Typical Savings
Siemens Hearing Aid Premier	\$3,400	\$1,900	44%	\$1,500
Siemens Hearing Aid Economy	\$1,595	\$695	56%	\$900

#### **Vision Care Savings at a Glance**

- ✓ Save up to 20% off an eye exam at participating providers
- ✓ **Save up to 15%** on vision care needs eye exams, eyewear, lenses, contacts and even Lasik
- ✓ **Save 25-40%** off retail price on most frames\*\*
- ✓ **Save \$15 off** the retail price of contact lenses
- ✓ **Save \$15 off** the cost of contact lens exam

#### **Sample Vision Savings**

Description	Cost Without CIGNA Vision <sup>2</sup>	Cost with CIGNA Vision <sup>1</sup>	Discount Savings <sup>1</sup>	Typical Savings
Eye Exam	\$90	\$72	20%	\$18
Designer Frames <sup>3</sup>	\$179.99	\$108	40%	\$71.99
Contact Lens Exam	\$120	\$105	12%	\$15
Lenses – Single Vision	\$120	\$50	58%	\$70



# **IDENTAL**



# :DentalPlans.com

## iDental Plan Details



#### **Program Summary**

- iDental Discount Program is a dental savings plan presented by United Concordia Dental
- Save an average of 10-50% on most dental care services including savings on: cleanings, X-rays, root canals, crowns, dentures, implants, braces and more!
- Access to more than 140,000 dental practice locations nationwide.

#### **Fee Schedule Key Notes**

- Prices may vary by ZIP CODE, region and Dentist and even by provider within a zip code.
- The fee schedule is available to the member, but not to print out
- Procedures not listed on the fee schedule will not be discounted

# Discounted fees are Sample Savings based on General Dentist Fees. Dental Fees for this program vary by Dentist.

Procedure Description	ADA Code	Price Without Plan¹	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$24.00	68%
Adult Teeth Cleaning	D1110	\$106.00	\$50.00	53%
Child Teeth Cleaning	D1120	\$85.00	\$38.00	55%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$562.00	58%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$349.00	65%
Full Upper Denture	D5110	\$1800.00	\$645.00	64%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$67.00	71%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$125.00	69%

Prices on the website are sample fee please contact the broker support or sales team for prices at a specific dental office.



# **CAREINGTON PLANS**

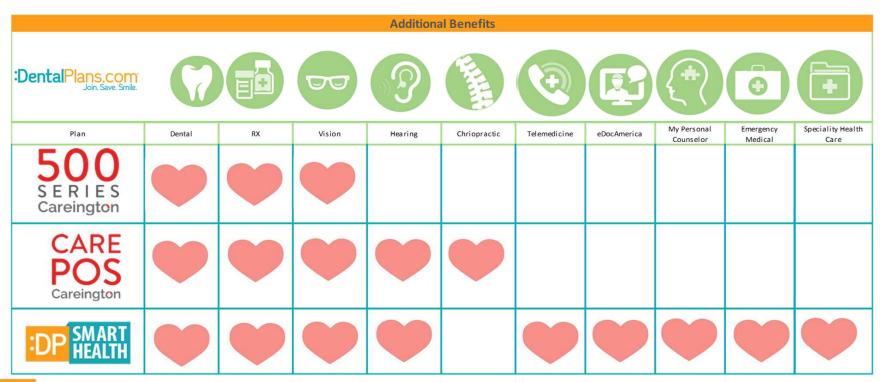
# :DentalPlans.com

# **Careington Plans Overview**

**Careington** has several products with <u>different</u> dental components (provider network and fee schedules) and different additional benefits.

#### **The Careington Network offers these plans:**

- Careington Care 500
- Careington POS
- :DPSmartHealth Offers Telemedicine + The Careington POS Plan





# **Careington Care 500 Plan Details**



#### **Program Summary**

- •Save an average of 20-60% on most dental care services.
- •Save 20% on specialist treatments such as Endodontist, Orthodontist, Oral Surgeons and other specialists.
- •Plus, added savings on prescriptions, vision care, and Lasik procedures with this plan.

#### **Fee Schedule Key Notes**

- The Careington plan offers a "set fee schedule". Pricing does not vary by dentist in geographical areas.
- The Prices online are actual savings.

#### Discounted fees are Actual Savings based on General Dentist Fees. Dental Fees for this program do not vary by Dentist.

Procedure Description	ADA Code	Price Without Plan <sup>1</sup>	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$16.00	79%
Adult Teeth Cleaning	D1110	\$106.00	\$34.00	68%
Child Teeth Cleaning	D1120	\$85.00	\$25.00	71%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$557.00	58%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$320.00	68%
Full Upper Denture	D5110	\$1800.00	\$701.00	61%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$60.00	74%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$122.00	70%



Prices on the website are actual fees. Please contact the broker support or sales team for prices for specific ADA codes.

# **Careington Care 500 Additional Benefits**



Savings on vision care, including Lasik surgery savings, and prescription drug medications are also included in the Careington 500 Series plan.

#### **Vision Care and LASIK Savings At A Glance**

One rate of \$50 for eye exams
Or take 20% off the cost of regular eye exams
15% savings on contact lens exams
Members will receive savings of 40% to 50% off
the overall national average cost for Traditional
LASIK surgery through QualSight.

Description	Cost Without VSP <sup>2</sup>	Cost with VSP <sup>1</sup>	Discount	Typical Savings
WellVision Exam <sup>4</sup>	\$90	\$50	\$50*	\$40
Ann Klein Frames <sup>3</sup>	\$179.99	\$135	25%	\$71.99
Single Vision Lens	\$90	\$40	55%	\$50
Anti-Reflective Coating	\$113	\$84.75	25%	\$28.25

#### **Prescription Plan Savings At A Glance**

On average, save 40% off the retail price of many generic prescription drugs\*
On average, save 20% off the retail price of many brand name prescription drugs\*



# **Careington POS Plan Details**



#### **Program Summary**

- •Save an average of 20-60% on most dental care services.
- •Save 20% on specialist treatments such as Endodontist, Orthodontist, Oral Surgeons and other specialists.
- •Plus, added savings on prescriptions, vision care, and Lasik procedures with this plan.

#### **Fee Schedule Key Notes**

- The Careington plan offers a "set fee schedule". Pricing does not vary by dentist in geographical areas.
- The Prices online are actual savings.
- Specialty fees are 20% off UCR.

#### Discounted fees are Actual Savings based on General Dentist Fees. Dental Fees for this program do not vary by Dentist.

Procedure Description	ADA Code	Price Without Plan¹	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$29.00	61%
Adult Teeth Cleaning	D1110	\$106.00	\$59.00	44%
Child Teeth Cleaning	D1120	\$85.00	\$43.00	49%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$742.00	44%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$457.00	54%
Full Upper Denture	D5110	\$1800.00	\$986.00	45%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$100.00	57%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$199.00	50%

Prices on the website are actual fees. Please contact the broker support or sales team for prices for specific ADA codes.



# **Careington POS Additional Benefits**



## **Additional Benefits**

- <u>Specialty Health Care-</u>Receive a 25% discount off normal fees for services. Specialty health care includes services from chiropractors, massage therapists, acupuncturists and registered dietitians.
- <u>Vision Care-</u>Members save 20% to 40% off the retail price of eyewear.
- <u>LASIK-Members</u> will receive savings of 40% to 50% off the overall national average cost for Traditional LASIK surgery.
- <u>Prescriptions-</u> Members are entitled to prescription savings from 15% to 60% off generic drugs and from 15% to 25% off brand-name drugs.
- Hearing Care-Save 40% on diagnostic services, including hearing exams.



# **SOLSTICE PLUS PLAN ONE**



# :DentalPlans.com

## **Solstice Plan Details**



#### **Program Summary**

- Save an average of 10-50% on most dental care services.
- Preventive care (exam & cleaning) at no charge every six months (2 Free per year) \$200
   Value
- Plus, added savings on prescriptions with this plan.

#### **Fee Schedule Key Notes**

- The Solstice plan offers a "set fee schedule". Pricing does not vary by dentist in geographical areas.
- The Prices online are actual savings.
- Specialty fees are 25% off UCR

#### Discounted fees are Actual Savings based on General Dentist Fees. Dental Fees for this program do not vary by Dentist.

Procedure Description	ADA Code	Price Without Plan¹	Price With Plan <sup>2</sup>	Savings Percentage
Routine 6 Month Check-Up	D0120	\$75.00	\$0.00	100%
Adult Teeth Cleaning	D1110	\$106.00	\$0.00	100%
Child Teeth Cleaning	D1120	\$85.00	\$0.00	100%
Single Crown - Porcelain on High Noble Metal	D2750	\$1325.00	\$499.00	62%
Root Canal Treatment - Front Tooth	D3310	\$1000.00	\$310.00	69%
Full Upper Denture	D5110	\$1800.00	\$625.00	65%
Single Tooth Removal - Simple Extraction	D7140	\$235.00	\$70.00	70%
Extraction - Impacted Wisdom Tooth (Soft Tissue)	D7220	\$400.00	\$125.00	69%

Prices on the website are actual fees. Please contact the broker support or sales team for prices for specific ADA codes.



# Solstice Additional Benefit - Rx

- Savings on more than 99% of all commonly prescribed medications
- Accepted at more than 65,000 retail pharmacies nationally, including all major retail chains.
- No Limits: You and your family may use the drug discount program any time your prescription is not covered by insurance.
- Save an average of 50% on generic medication when you order by mail.
- Save an average of 20% on brand and generic medication when visiting a participating pharmacy.
- Administered by CVS/Caremark.



# **TELEMEDICINE**

# :DentalPlans.com

# **Telehealth Packages**

#### :DP HealthNow

## :DP Complete Care

#### :DP Smart Health



#### :DP HealthNow

Bundled package of several ancillary health benefit solutions including:

- Three unique telehealth solutions
- Three unique healthcare advocacy benefits
- The option to add a dental and / or vision savings plan

This is a Telemedicine product and does not include dental benefits.





#### **Dental Network**

**Aetna Dental Access:** Members will save 15-50% Per visit on dental services.

#### **Additional Benefits**

- Telemedicine
- 24 Hour Nurse Hotline
- eDocAmerica
- MyEWellness
- Health Advocacy
- · Medical Bill Saver





#### **Dental Network**

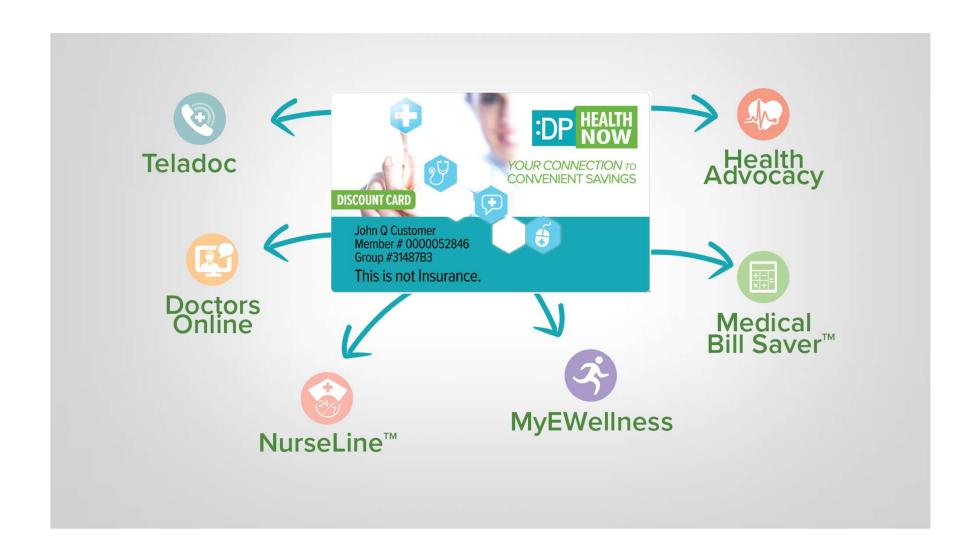
Careington POS: Members will save 15-50% Per visit on dental services.

#### **Additional Benefits**

- Pharmacy Discounts
- Vision Discounts
- Hearing Discounts
- Telemedicine
- eDocAmerica
- My Personal Counselor
- Emergency Medical Travel
- Specialty Health Care



# :DP HealthNow 1 Card and 6+ Benefits



## **Telemedicine Plan Benefits**



#### Telehealth Services



## Advocacy & Advisory Services



#### Teladoc

With Teladoc you can skip the waiting room and the high costs! Save time and money with 24/7 access to a licensed doctor by phone or video chat with no visit fee



#### **Doctors Online**

Get unlimited access to a network of board certified physicians, psychologists, pharmacists, dentists, dietitians and fitness experts who can answer any of your health related questions, all online.



#### NurseLine™

Rest assured – highly trained registered nurses are on-call to answer your health questions, day or night. Get answers to your general health questions, discuss treatment options, medications and more



#### Health Advocacy

Save time and frustration by calling your Personal Health Advocate for help with a range of medical concerns; like billing issues and insurance claims, treatment and medication options, even finding a medical provider or hospital.



#### Medical Bill Saver™

The Medical Bill Saver program can lower your outof-pocket costs on your medical bills not covered by your insurance. We will work with your providers to lower the balance on any uncovered medical or dental bill over \$400 - Just send us your bill!



#### MyEWellness

Tools and resources to help you make wellness a part of your daily life. Get personalized workouts, access to health & fitness calculators, and more. Get stronger, lose weight and feel better!



# Talk to a doctor in minutes!

24/7/365 access by phone, video or app





- US board certified, state licensed
- 15 years of experience on average
- Local docs, living & working in US
- Directly managed for highest quality



- √ Answer questions
- √ Common, acute issues
- / Prescribe medication



78% 8 min. 92%

95% 12MM 900K+

of office visits can be handled by phone\*

median callback time

issues resolved

customer satisfaction

current members visits in 2016

\*American Medical Association NCQA = National Committee for Quality Assurance

# **Teladoc**<sup>™</sup> - **How it Works**

An employee has cold-like symptoms but doesn't have the time to sit in an urgent care waiting room. Instead they call Teladoc:

#### Step 1. Medical history

Member is required to complete their

medical history online, by phone, or

by faxing a paper form prior to

requesting a consultation.



Step 2. Request visit



They simply log on to their account or call Teladoc, 24/7/365, to request either a telephone or video visit.

#### Step 3.



A board-certified physician licensed in their state reviews their medical history and provides a consultation over the phone or through video, just like an inperson visit.

#### Step 4. Resolve the issue



Step 5. **Continuity of** care



The physician recommends the right treatment for their medical issue. If a prescription is necessary, it is electronically sent to the member's pharmacy of choice.

The physician documents the results of the consultation in the member's medical history. Consultation information is sent to the member's primary care physician, when requested.

# **FAQ'S**

# **Dental FAQ's**

## What is a Fee Schedule?

• Fee schedules are a list of set charges for various medical/dental procedures. Procedures are associated with a code (dentists use a "Dental Procedure" code, also known as an American Dental Association/ADA) CDT code. A fee schedule is primarily used for insurance reimbursement billing, and the ADA CDT code helps to identify the exact procedure/s in your treatment plan.

## **Does it interfere with Medicare?**

- No, as Medicare does not cover general dental care such as checkups, cleanings, fillings, or dentures. Medicare Advantage does cover some routine dental services, so check with your plan to see what dental services may be covered. You cannot use your dental insurance and your dental savings plan for the same procedure, in accordance with insurance policy rules. Your dentist can help you to coordinate treatment using both plans.
- Our plans may also be used to reduce your out-of-pocket dental care costs once you've reached the annual maximum on your dental insurance plan



# **Dental FAQ's**

## When can I start using the plan?

• Your discount dental plan can be utilized the day of activation (Typically 1-5 days from when you join).

# Are specialty procedures discounted?

 Yes, depending on the plan. Most plans provide a savings on specialty procedures such as braces, implants and more.

## Do I receive savings if I visit an out of network provider?

 No, you must visit a participating dentist to receive the discounts. You can locate a provider using our search tools on the web or contacting our :DP AtYourService team.



# **Telehealth FAQ'S**

## How does this work if they already have Health Insurance?

Insurance is for devastating illnesses or injuries. Many times people just need advice or medication for the common medical issues such as colds, stomach bugs, respiratory infections, urinary tract infections and allergies. Save money on the cost of the trip to the doctor, urgent care or ER and save time by being able to call/email for help 24/7.

# What are some of the benefits for a client to join a :DP Health Now plan?

- Save money on out-of-pocket healthcare expenses
- Save time by avoiding long doctor's office or ER visits
- Get care for minor illnesses and injuries without leaving home or work
- Connect with U.S. based, board-certified doctors
- Resolve common medical issues easily
- Boost productivity
- Reduce absenteeism from work/class



# **Telehealth FAQ'S**

# How can Telehealth benefit my business (my client's business?)

Reduce claims by giving employees an alternative way of visiting the doctor. Enhance employee recruitment, retention and morale Boost productivity with a healthier workplace

# Are they "real doctors"?

Yes, members will speak with US board certified internists, state licensed family practitioners, pediatricians and emergency medicine doctors licensed to practice medicine in the US and living in the US. When members request a consultation, they will be connected with a doctor licensed in their state



# **Contact Information**

# For any questions or concern, please contact us:

- Broker Support- 877-926-1797
- Member Care- 800-494-9294
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