

Features for UCCI **iDental** Individual Dental Plans:

- 1) Electronic billing –
 - a) Simple & Efficient
 - b) **No Enrollment Fee** – Competitors charge \$15 - \$35 One-time enrollment fee PLUS monthly admin fees ranging for \$3 - \$10;
 - c) 9% Discount for annual payment; 5.7% discount for semiannual payment and 2.9% discount for quarterly payment.

- 2) Plan Designs –
 - a) **Traditional contracts** versus Other individual carriers offer richer benefits with higher frequencies and less restrictive age limitations
 - i) **Sealants and Space Maintainers** are NOT covered under most fully-insured Individual Plans in the market
 - ii) **Endodontics** under Type II (Basic) – competition covers under Major
 - iii) Crowns and Prosthetics replacement every 5 years – competition covers every 8 or 10 (depending on contract)
 - b) **No Elimination Periods on Type II Services (Basic)** – Industry standard is 3 to 6 months
 - c) Discounts on “non-covered” procedures promotes cost savings for using a participating provider.