

MemberOptions Plan

Traditional Dental

As a small business, have you thought that having dental care coverage for you and your employees was out of reach? After all, only larger companies can afford dental coverage, right? Guess again! We have a variety of plans to fit your needs and budget that offer:

- Freedom of Choice
- Quality, Comprehensive Dental Care
- Affordability



► Understanding Your Dental Insurance

- Small-business owners and their employees, as well as the self-employed, can have an affordable, quality, comprehensive dental care program. Our group dental insurance plans provide great coverage for your needs no matter which dentist you use.
- There are four MemberOptions Traditional dental plans to choose from. So you can pick the one that not only fits your dental care needs and those of your employees and their families, but also your budget.
- Plus you can save even more! When 10 or more in your company enroll in a MemberOptions dental plan, your company is eligible for an eight percent group discount (not applicable to Plan One).
- For any MemberOptions Traditional dental plan you choose, you and your employees have quick, easy access to the information and assistance you need regarding benefits or claims. Just call the toll-free Member HelpLine.



Plans 10 and 15

Plans 10 and 15 provide comprehensive dental care programs featuring preventive care with no deductible or waiting period, no matter which dentist you choose. There's coverage for a wide range of preventive, basic and major dental services. Dependents are eligible until the end of the calendar year they reach age 23 (or age 25 if full-time college students).

Plan 10 provides benefit payments up to \$1,000 per individual per calendar year while Plan 15 provides annual coverage up to \$1,500 per individual. A \$50 deductible per covered individual per calendar year applies to both basic and major services (maximum of three deductibles per family).

SERVICES INCLUDE	PREVENTIVE SERVICES	BASIC SERVICES*	MAJOR SERVICES*
	Teeth cleaning; fluoride treatments and space maintainers for children; emergency treatment; oral examinations; x-rays; topical sealants (until 16th birthday)	Laboratory tests; fillings - amalgam, silicate & acrylic; repair & maintenance of bridgework & dentures; extractions; anesthesia; stainless steel & acrylic crowns; oral surgery; root canal	Gold & porcelain fillings & crowns; Installation of bridgework & crowns; periodontic services
Deductible	None	\$50	
Paid by dental plan	80%	80%	50%

**Sole proprietors have a six-month waiting period for basic services and a 12-month waiting period for major services. Companies with two or more covered employees have no waiting period for basic services and a 12-month waiting period for major services.*

Plan 5

Plan 5 covers the same preventive and basic dental services as Plans 10 and 15 but without benefits for major dental services. Annual coverage is up to \$500 per calendar year for each individual covered. A \$50 deductible per covered individual per calendar year applies to basic services (maximum of three deductibles per family).

SERVICES INCLUDE	PREVENTIVE SERVICES	BASIC SERVICES*
	Teeth cleaning; fluoride treatments and space maintainers for children; emergency treatment; oral examinations; x-rays; topical sealants (until 16th birthday)	Laboratory tests; fillings - amalgam, silicate & acrylic; repair & maintenance of bridgework & dentures; extractions; anesthesia; stainless steel & acrylic crowns; oral surgery; root canal
Deductible	None	\$50
Paid by dental plan	100%	50%

► Plan One

Plan One is designed for those people who only want coverage for dental checkups, cleanings, x-rays and the related preventive care services covered by our other dental plans. Annual coverage is up to \$500 with a \$50 deductible per covered individual per calendar year (maximum of three deductibles per family).

Plan One is only available with enrollment in one of SSA's group health insurance plans. All MemberOptions insurance enrollees must be included in this coverage.

Plan One is \$9.65 per month for individual coverage, \$36.58 per month for families. Those enrolled as individuals under their SSA health insurance plan are subject to the individual rate for Plan One dental coverage. Those enrolled in two-person or family coverage under their group health insurance plan are subject to the family rate for Plan One dental coverage.

Plan One can be upgraded to Plans 5, 10, or 15 at a later time. Call us at (800) 836-4772 for details and guidelines.

SERVICES INCLUDE	PREVENTIVE SERVICES
	Teeth cleaning; fluoride treatments and space maintainers for children; emergency treatment; oral examinations; x-rays; topical sealants (until 16th birthday)
Deductible	\$50
Paid by dental plan	100%

► Monthly Rates (effective through June 30, 2010)

Includes Broome, Cayuga, Chemung, Chenango, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Oneida, Onondaga, Ontario, Oswego, Otsego, St. Lawrence, Schuyler, Seneca, Steuben, Tioga, Tompkins, Wayne and Yates counties.

	Sole Proprietor or One-Person Groups*			Company with Two to 49 Employees Enrolled**		
	Plan 5	Plan 10	Plan 15	Plan 5	Plan 10	Plan 15
Individual	\$31.57	\$35.83	\$41.12	\$28.72	\$32.57	\$37.37
Family	\$80.77	\$91.62	\$105.14	\$73.47	\$83.32	\$95.61

* No waiting period for preventive services; 6-month initial waiting period for basic services; 12-month initial waiting period for major services. 75% participation of full-time employees is required.

** For groups of 10 or more previously covered under a comparable dental plan for 12 months, the waiting period for major services is waived. Although 75% participation of full-time employees is required, exceptions are considered when spousal waivers are present.

Groups with 10 or more enrollees are eligible for an 8% discount on monthly rates.

SSA member companies with only dental coverage are billed quarterly and have a quarterly administrative fee of \$3.50 for a company of one and \$6.50 for groups of two or more.

► For More Information

We'll be happy to tell you more about MemberOptions and your plan options. Just call us toll-free at (800) 836-4772 and ask us about it. Or you can visit our web site at ssamembers.com.



Offering services to thousands of small businesses across New York.

Leading Small Business Success!

This brochure is intended as a source of general information only. All insurance plans described on the previous pages are subject to the terms, conditions and limitations of the applicable group policy. Specific benefits and details of coverage are provided in the applicable Certificate of Insurance.

These plans are underwritten by Excellus BlueCross BlueShield, Rochester, NY.

Support Services Alliance, Inc. is an affiliate of Excellus Health Plan, Inc.