

HEALTHPLEX DHMO DENTAL PROGRAM - COMPARISON CHART

PLANS UNDERWRITTEN BY **DENTCARE DELIVERY SYSTEMS, INC. IN NY** AND **INTERNATIONAL HEALTHCARE SERVICES, INC. IN NJ**

Plan	BRONZE GCDB	SILVER GCDS	GOLD GCDG
General Dentists	Member must choose a CapDent general dentist	Member must choose a CapDent general dentist	Member must choose a CapDent general dentist
Specialists	CapDent specialists	CapDent specialists Healthplex specialists for enhanced orthodontics	CapDent specialists Healthplex specialists
Minimum Participation	Groups of 2 or more	Groups of 2 or more	Groups of 3 or more
Dependent Coverage	19, 25 if full-time student	19, 25 if full-time student	19, 25 if full-time student
Claim Forms	None	None	None
Deductible	No Deductible	No Deductible	No Deductible
Annual Maximum	None	None	None
Per Visit Fee	None	\$5.00	\$5.00
Copayments for Services by General Dentists	Scheduled Copayments	Lower Scheduled Copayments	Lowest Scheduled Copayments
Copayments for Services by Endodontists, Periodontists, Oral Surgeons	25% discount off CapDent participating specialists' fees	25% discount off CapDent participating specialists' fees	25% discount off CapDent participating specialists' fees Scheduled Copayments at Healthplex's specialists
Copayment for Services by Orthodontists (children to age 19)	25% discount off CapDent participating orthodontists' fees	25% discount off CapDent participating orthodontists' fees Scheduled \$2400 Copayment (\$2800 for adults) at Healthplex's orthodontists	25% discount off CapDent participating orthodontists' fees Scheduled \$1200 Copayment (\$1600 for adults) at Healthplex's orthodontists
Referrals	Not necessary - Enrollees can self-refer to CapDent specialists	Enrollees can self-refer to CapDent specialists Necessary for orthodontics at Healthplex's orthodontists	Enrollees can self-refer to CapDent specialists Necessary for orthodontics and other specialty care with scheduled copays at Healthplex's specialists
Provider Changes	Open Enrollment	Open Enrollment	Open Enrollment
Unlisted Services	Not Covered	Not Covered	Not Covered
I.D. Cards	Yes - with name of participating CapDent general dentist	Yes - with name of participating CapDent general dentist	Yes - with name of participating CapDent general dentist

Underwriting Guidelines

- Terminated individuals may not re-enroll for 12 months.
- All family members must select the same family dentist.
- Groups of **10 or more** can allow individual enrollees to select their plan of choice.

- Groups of **9 or less** enrollees must have the employer select a single plan.
- Groups of 2 enrollees may **only** select the Bronze or Silver plans.
- Certain SIC codes may not be eligible.