

3Q & 4Q 2019 Dental Plan Guide

Small Group Voluntary Dental Plans



Premiums are based on the age of members and other factors. See charts below. Our plans are easy to administer, offering:

- ✓ Simplicity in the underwriting rules
- ✓ No participation requirements
- ✓ Simplified rating methodology

For additional details, please contact your Horizon EXPAND Account Manager.

Horizon Family Grins Voluntary

Age	Territory A	Territory B	Territory C	Territory D	Territory E	Territory F
0-14	\$25.03	\$27.31	\$28.31	\$27.52	\$27.38	\$32.84
15-18	\$25.52	\$27.84	\$28.86	\$28.05	\$27.93	\$33.49
19+	\$16.25	\$17.18	\$17.37	\$17.01	\$16.23	\$17.46

Horizon Family Grins Plus Voluntary

Age	Territory A	Territory B	Territory C	Territory D	Territory E	Territory F
0-14	\$25.03	\$27.31	\$28.31	\$27.52	\$27.38	\$32.84
15-18	\$25.52	\$27.84	\$28.86	\$28.05	\$27.93	\$33.49
19+	\$40.36	\$42.65	\$43.11	\$42.23	\$40.30	\$43.35

For Family Grins and Family Grins Plus premiums are based on the age of member and county.

Voluntary Dental Product

Number of insured	Group Size 2-9				Group Size 10-50			
	SING	H&W	Family	P&C	SING	H&W	Family	P&C
Dental PPO, no Ortho, \$50 ded, \$1,500 annual max, 100/80/50	\$44.58	\$80.96	\$123.55	\$91.07	\$40.52	\$73.59	\$112.31	\$82.79
Dental PPO, \$750 Ortho, \$50 ded, \$1,500 annual max, 100/80/50	\$44.58	\$80.96	\$130.95	\$96.54	\$40.52	\$73.59	\$119.04	\$87.75
Dental Option Plan, no Ortho, \$50 ded, \$1,500 annual max, 100/80/50	\$61.71	\$112.06	\$171.02	\$126.05	\$56.10	\$101.86	\$155.46	\$114.58
Dental Option Plan, \$750 Ortho, \$50 ded, \$1,500 annual max, 100/80/50	\$61.71	\$112.06	\$181.28	\$133.62	\$56.10	\$101.86	\$164.78	\$121.46

* The Voluntary Dental Option and Dental PPO rates are based on: group size, industry group, and turnover factor. These rates are for illustrative purposes and are based on an employer in Industry Group C with Medium Turnover.

Turnover Factors	Industry Group **	Description	Factor	
Low	0.98	A	Agricultural Products	0.95
Medium	1	A	Auto Repair/Garages	0.95
High	1.03	A	Logging/Sawmills	0.95
		A	Quarries/Gravel Pits/Mining	0.95
		A	Sanitary Services/Waste Removal/Junk Yards	0.95
		A	Trucking	0.95
		B	Accounting/Engineering/Research/Consulting Serv	1.15
		B	Advertising	1.15
		B	Auto Dealerships	1.15
		B	Embassies/Consulates	1.15
		B	Law Offices/Legal Services	1.15
		B	Professional Athletic Teams/Promoters	1.15
		B	Teachers/Schools/School Districts	1.15
		D	Dentistry Offices & Sports Teams	1.5
		C	Other	1

**Certain SIC codes may fall into different industry groups

Territory Legend

Area	Counties
Territory A	Essex, Hudson, Union
Territory B	Bergen, Passaic
Territory C	Monmouth, Morris, Sussex, Warren
Territory D	Hunterdon, Middlesex, Somerset
Territory E	Burlington, Camden, Mercer
Territory F	Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester

Underwriting and Product Information

- The above products are offered to groups with between 2-50 employees. Employers may choose to offer either voluntary plans or employer-funded plans but may not offer both at the same time.
- Plans are 100% employee paid but billing continues to go to the employer, just as it does today. No minimum participation is required.
- There is no benefit waiting periods DOP or PPO plans.
- Only groups with 5+ eligible employees can offer the DOP or PPO plans with orthodontia.
- Employers may offer up to two plans: Family Grins or Family Grins Plus and one DOP or PPO plan.
- Dental Option Plan and Dental PPO are offered for dependent children to age 19 and full-time students to age 23.
- Family Grins and Family Grins Plus are offered for dependent children to age 26.
- Dental Option Plan and Dental PPO out-of-network allowance is set at Maximum Allowable Charge (MAC).

Rates, benefits and underwriting rules may be subject to change.

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