



Dental "R" Us!

The One-Stop Shop for Dental Insurance

Marketed by:



Underwritten by:*

UnitedHealthcare[®] Insurance Company

Rated A+ (Superior) by A.M. Best



*Dental products are underwritten by United HealthCare Insurance Company, Hartford, CT (except in New York), or United HealthCare Insurance Company of New York, Hauppauge, NY (New York Only). These products are not packaged with any UnitedHealthcare medical plan.

MWG Traditional Plans

	The Benchmark Plan	The Open Choice Plan	The Incentive Plan		The Opportunity Plan
Plan Type	Indemnity	Passive	Incentive PPO		Passive PPO
Reimbursement Method In/Out	UCR	DPO/UCR	DPO	UCR	DPO/DPO
Diagnostic & Preventive	100%	100%	100%	80%	100%
Minor Restorative	80%	80%	80%	60%	80%
Oral Surgery	80%	80%	80%	60%	80%
Endodontics	50%	50%	50%	40%	50%
Periodontics	50%	50%	50%	40%	50%
Major Services	50%	50%	50%	40%	50%
Ortho (child only)	50%	50%	50%	40%	50%
Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Deductible waived for D&P	Yes	Yes	Yes	Yes	Yes
Annual Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Ortho Lifetime Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Waiting Periods New Groups Takeover Groups	Vary by group size and plan design selected No waiting periods for enrollees and their dependents who were enrolled in employer's prior plan.				

DPO reimbursement is based on the negotiated provider fee schedule; UCR reimbursement is based on Usual, Customary, & Reasonable (UCR) charge.

• Optional 2 year Rate Guarantee

- All plans available Voluntary or Employer Paid for New or Takeover Groups
- New groups with 2-200 eligible, Takeover Groups 2-200 eligible, and a minimum of 8 enrolled for Orthodontia
- Flexible Plan Designs (Annual max, Ortho. max, and Deductibles)
- Flexibility to move Endodontics and Periodontics from 50% to 80%
- Dual Option Plans Available
- No Excluded Groups (some industry loads)
- Extensive National Network – Over 70,000 Providers
- Free Choice of Dentists
- Standard Benefits, Limitations, and Exclusions Apply

MWG Immediate Coverage Plan

Plan Type	Passive PPO		
	DPO/UCR		
Reimbursement Method In/Out	1st Benefit Year	2nd Benefit Year	Thereafter
Diagnostic & Preventive	100%	100%	100%
Minor Restorative	80%	80%	80%
Oral Surgery	80%	80%	80%
Endodontics	10%	25%	50%
Periodontics	10%	25%	50%
Major Services	10%	25%	50%
Ortho (child only)	10%	25%	50%
Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Deductible waived for D&P	Yes	Yes	Yes
Annual Maximum	\$1,000	\$1,000	\$1,000
Ortho Lifetime Maximum	\$1,000	\$1,000	\$1,000

DPO reimbursement is based on the negotiated provider fee schedule; UCR reimbursement is based on Usual, Customary, & Reasonable (UCR) charge.

- **NO WAITING PERIODS**

- **Optional 2 year Rate Guarantee**

- Voluntary or Employer Paid for New Groups
- New groups with 2-200 eligible
- Flexible Plan Designs (Annual max, Ortho. max, and Deductibles)
- No Excluded Groups (some industry loads)
- Extensive National Network – Over 70,000 Providers
- Free Choice of Dentists
- Standard Benefits, Limitations, and Exclusions Apply



MWG Package Dental Plans **A two-layer approach to Dental**

	A	B	C
Reimbursement Method In/Out	DPO/UCR	DPO/UCR	DPO/UCR
Diagnostic & Preventive	100%	100%	100%
Minor Restorative	Discount Card	80%	80%
Oral Surgery	Discount Card	80%	80%
Endodontics	Discount Card	Discount Card	80%
Periodontics	Discount Card	Discount Card	80%
Major Services	Discount Card	Discount Card	Discount Card
Orthodontics	Discount Card	Discount Card	Discount Card
Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Deductible waived for D&P	Yes	Yes	Yes
Insurance Annual Maximum	\$1,000	\$1,000	\$1,000

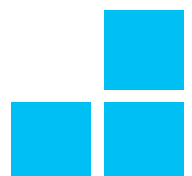
DPO reimbursement is based on the negotiated provider fee schedule; UCR reimbursement is based on Usual, Customary, & Reasonable (UCR) charge.

This Plan couples MWG Dental Insurance with a Discount Card to provide dental coverage for all services.

DISCOUNT CARD – This discount card is not insurance. The card provides discounts from network providers for all services not included under the insurance policy. (Including root canals, crowns, bridges, child and adult ortho, cosmetic treatments, bonding and veneers). No waiting and discounts ranging from 20% to 50%.

• NO WAITING PERIODS

- All plans available Voluntary or Employer Paid for New or Takeover Groups
- Plans A & B with 2-200 eligible and Plan C 6-200 eligible with a minimum of 6 enrolled
- No Excluded Groups (some industry loads)
- Insured Standard Benefits, Limitations, and Exclusions Apply
- Monthly Billing Fee- \$5.00 with 2 to 5 enrolled and \$10.00 with 6+ enrolled



Consumer MaxMultiplier

Consumer MaxMultiplier is a consumer-driven feature included with all of MWG Dental plan designs that puts dental care decisions directly in the hands of the consumer. You have the ability to increase your annual maximum each year at no additional cost.

- **Consumer MaxMultiplier** is administered at the member level. This means each covered family member is eligible to earn his or her own awards.
- You must use your dental benefit at least once during the covered benefit year.
- If the total of all submitted claims paid does not exceed the established threshold amount, an award balance is established. (See table below) An award balance is the amount accumulated throughout the benefit period.
- You qualify for an additional \$100 bonus award, if all claims submitted during the benefit period are paid to network providers.
- If the plan has a different network versus out-of-network maximums, awards are based on the out-of-network maximum.

If no claims are submitted during the benefit period, no awards are earned and there is no penalty or loss of any previously accumulated award balance. Should your group enroll in an MWG Dental plan or if you are a new hire in the last three months of the benefit year your participation in the **Consumer MaxMultiplier** will be deferred until the first month of the next full benefit period.

See Example. Different original annual maximums have different accumulations.

Consumer MaxMultiplier Design – Specific Plan Options					
Original Annual Max	Annual Claim Threshold	Annual Account Award	Annual Network Bonus	Annual Award + Bonus Maximum	Increased Annual Maximum
\$1,000	\$500	\$250	\$100	\$350	2nd year - \$1,350
\$1,000	\$500	\$250	\$100	\$350	3rd year - \$1,700

If you keep your claims below \$500 per year, you will carryover \$250 dollars toward your next year's annual maximum. Earn an additional \$100 carryover by making all your dental visits to one of our PPO providers. Maximum reward accumulation is \$1,000. Awards have no cash value.

Important Policy Provisions

Coverage is subject to certain conditions, limitations and exclusions, which are detailed in the Group Policy as well as the Certificate. If there is a conflict between what is described in this brochure and Your Group Policy, the Group Policy will prevail. For a complete listing of the plan provisions, as well as any limitations and exclusions, please refer to the Group Policy

Any provision of the Group Policy which, on its Effective Date, does not agree with the laws of the state in which the Policy is written, will be amended to the minimum requirements of those laws.

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can benefit you and your clients.**



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We know **Dental.** We know **Vision.**
We know **Medical Gap Products.**