Something to smile about

Lincoln DentalConnect® dental benefits and coverage options

Dental

Employer Guide
Choose the right product

A wide array of product offerings — standard coverage or customized services — whatever your focus, Lincoln DentalConnect delivers the flexibility and value you need.

*Lincoln DentalConnect® PPO*
This preferred provider organization (PPO) gives employees the choice of going to a participating dentist or to one who is not in the network. Employees save money by going to a network provider.

- **Lincoln DentalConnect® Maximum Allowable Charge**
  This economical PPO benefit uses the in-network fee schedule to reimburse out-of-network services. Employees go to any dentist they choose.

- **Lincoln DentalConnect® In-Network Only* (INO)**
  This economical PPO benefit is available in 4 states: CA, DC, OH, and TN.

*Lincoln DentalConnect® DHMO*
This dental health maintenance organization (DHMO) option is a low-cost design with copayments for services instead of deductibles, coinsurance percentages and maximums. Available in California, Florida, and Texas.

*Lincoln DentalConnect® Indemnity*
Employees go to any dentist they choose, and the plan pays some or all of the dentist’s fees. The payment is based on the usual and customary charges for the service in that geographic area.

Lincoln offers two funding options: fully insured and self-funded with our coverage to provide a wide set of benefits at very affordable rates.²

¹In-network Only (INO) plans are not available in all states and are not available for self-funded.
²In Texas, known as a Contracting Dental Plan.
³Self-funded plans are funded entirely by the employer. Lincoln Financial Group provides administrative and/or claims payment services only.
Choosing a *Lincoln DentalConnect®* product is just the beginning of your options. Next up are the features that allow you to build the right dental benefits for your business—benefits that are straightforward, easy to administer, and within your budget.

- Select from a variety of cost-sharing options, such as coinsurance percentages, maximums and deductibles, including a lifetime deductible.
- Choose what services will be covered and in what category of care.
- Offer employer- or employee-paid coverage.

**Types of care**

1. Select the care categories and services you want to offer:

<table>
<thead>
<tr>
<th>Categories</th>
<th>Services</th>
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<tbody>
<tr>
<td>Preventive and diagnostic</td>
<td>X-rays</td>
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<tr>
<td>Basic</td>
<td>Periodontal maintenance</td>
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<tr>
<td>Major</td>
<td>Periodontal surgery</td>
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<tr>
<td>Orthodontics</td>
<td>Endodontics</td>
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<td></td>
<td>Child or family orthodontics</td>
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<td></td>
<td>Simple extractions</td>
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<td></td>
<td>Surgical extractions</td>
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<td></td>
<td>Oral surgery</td>
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<td></td>
<td>Anesthesia</td>
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<td></td>
<td>Repairs</td>
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</table>

2. Customize your plan with supplemental options:

- Dental implants
- Composite fillings on back teeth
- A variety of enrollment options and waiting periods

3. Add wellness options to promote and protect better health:

- Additional routine cleanings
- Adult fluoride treatments

See the next page for more information about the *Lincoln DentalConnect®* wellness solution!

**Counts** reflect the number of unique providers and provider locations based on Ignition Group’s November 2018 NetMinder Report.

It’s easy to find a dentist close to home or work. The PPO option has 550,819 access points and 116,264 unique providers nationwide, so it’s easy to find a dentist close to you.
Good oral care isn’t just a matter of cavities and braces. It’s an opportunity to detect more than 120 medical conditions. It’s also a chance to protect overall health from the complications that can arise from tooth decay and gum disease.

When your employees make regular visits to the dentist, they are protecting more than their teeth—they are taking a vital step toward maintaining their overall health.

Heart disease and stroke
The same kind of inflammation associated with gum disease and tooth loss could also be occurring in the arteries—and may indicate a higher risk of heart attack or stroke. That doesn’t mean tooth brushing can prevent a heart attack. But inflammation and infection found during an annual dental exam serve as a tip-off to more serious health problems.

Diabetes
Bad breath and bleeding gums are common symptoms of diabetes. Although most dental patients are not aware of this connection, dentists can spot these symptoms, as well as treat the periodontal disease that is more prevalent in diabetic patients. Inflammation that begins in the mouth can make it harder to control blood sugar, so heightened attention to oral health is essential.

Pregnancy
Hormonal changes due to pregnancy may increase the chance of gum inflammation and disease. Inflammation and infection in general seem to interfere with fetal development, and researchers are looking at a possible link between gum disease and pre-term, low-birth-weight babies. Routine dental exams and cleaning can help reduce the chance of inflammation and disease.

Osteoporosis
Dental x-rays of the jaw bone may show the first signs of bone loss. Researchers believe that as the density of the jaw bone decreases, this may lead to tooth loss.

Cancer
The earlier cancer is found, the better the survival rate. A prime example is oral cancer, which when caught early has survival rates as high as 80–90%. Dentists can play an important role in early detection, screening for oral cancer and other cancers of the head and neck.
The Lincoln wellness solution: better smiles, better health

How can you encourage your employees to make the connection between oral and overall wellness—and pursue the regular exams and procedures that can help them protect their health and possibly detect minor problems before they become major? Lincoln DentalConnect offers standard features and flexible options that support your employees’ health and productivity:

<table>
<thead>
<tr>
<th>Oral cancer detection</th>
<th>A brush biopsy offers a nonsurgical way to detect oral cancer and comes standard in all Lincoln DentalConnect policies. Less invasive FDA-approved oral cancer screening options are also offered.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional cleanings</td>
<td>Add an extra third or fourth routine cleaning, especially useful for employees with health conditions that put them at higher risk for gum disease or complications.</td>
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<tr>
<td>Adult fluoride</td>
<td>Help your employees prevent cavities with this optional feature.</td>
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<tr>
<td>MaxRewards® feature</td>
<td>Let your employees roll over some of their unused annual maximums (as long as they visit their dentist once in the calendar year) to build up an account balance for larger claims, helping encourage annual treatments.</td>
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<tr>
<td>SmileRewards™ feature</td>
<td>Choose to not count Type 1 services (usually preventive) against annual maximums, allowing employees to seek preventive services without worrying they’ll max out their benefits.</td>
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<tr>
<td>Lincoln Dental Mobile App</td>
<td>The dental mobile app for PPO and Indemnity plans helps employees keep track of their dental plan, anytime and anywhere. Employees can easily:</td>
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<tr>
<td></td>
<td>• Search for a network dentist</td>
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<td></td>
<td>• Access their electronic ID card</td>
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<td></td>
<td>• Keep track of their claims</td>
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<td></td>
<td>• Review plan coverage amounts</td>
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<tr>
<td>Lincoln DentalConnect health center website</td>
<td>Ensure your employees have easy access to a variety of online resources, including an informative dental library, assessments to evaluate their oral health, and personalized answers to their oral health questions.</td>
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<tr>
<td>Protection for ears included for fully insured; optional for self-funded</td>
<td>• Our hearing program offers access to hearing care and hearing aids at discounted rates.</td>
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Rely on full service and support

Convenient online services and information

Online tools deliver vital information in English and Spanish, helping your employees:
• Find a dentist
• Calculate costs
• Evaluate risks of tooth decay, gum disease or oral cancer
• Get personalized answers from a licensed dentist
• Check claims status quickly
• Learn more about dental health and treatments with an online library of resources

Easy enrollment

Lincoln provides a variety of tools and services to help your employees get started quickly and easily.

Educational enrollment material help your employees understand the need for dental insurance.

Customized enrollment forms make your job easier.

Easy online enrollment means no paper to handle.

Enrollment strategies make your enrollment a success.
**Streamlined administration**

Our advanced technology and dedicated service professionals deliver exactly what you need, right when you need it, including:

- Real-time online group administration to save time, save money and reduce errors
- Online access to enrollments, claims and certificates
- Quick and smooth implementation
- Online bill payment and claims management
- Prompt claims processing and service
- Experienced customer service representatives

Learn more about our dental benefits and coverage options. Contact your Lincoln employee benefits representative.
Data Source: NetMinder www.netminder.com. Data as of: November 2018. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

The Lincoln DentalConnect® and Lincoln DentalConnect® Core PPO networks are comprised of several leased provider networks.

Lincoln DentalConnect® DHMO (policy series DHMO.EOC.HN01.CA) is underwritten in California by Dental Benefit Providers of California, Inc., San Francisco, CA, licensed by the Department of Managed Health Care; in Florida, DHMO (policy series LFG7110110) is offered by Solstice Benefits, Inc., a Licensed Prepaid Limited Health Service Organization; Chapter 636 F.S., and administered by Dental Benefit Providers, Inc.; in Texas, DHMO (policy series TX-EOC 08 2010) is underwritten by National Pacific Dental, Inc., Houston, TX. Dental Benefit Providers, Solstice Benefits, Inc., and National Pacific Dental are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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