

Pelican Dental Concepts . . . A Consumer Directed Program

The Benefits of Choice at a Glance

For Employers, Employees, Dentists . . . & Dental Health

- + Clear benefits—easy to understand and access
- + Diagnostic, preventive, specialist, and emergency services covered
- + No complicated fee schedules
- + No red tape
- + Dollar-based
- + Ideal for groups of 20 or more employees

For Employers

- + Total control of costs; reduces fees of insured plans
- + Plan built on sound actuarial data
- + Custom-tailored plans
- + Satisfied employees
- + Administrative costs slashed, whether self- or third-party administered
- + Pre-tax dollars can pay monthly contributions using a section 125 cafeteria plan
- + Savings stay in fund
- + Optional stop-loss insurance for qualified groups
- + Contributory or noncontributory plans

For Employees

- + No network; Freedom to choose your dentist
- + No or few excluded procedures; pre-existing conditions covered
- + No prior authorizations or predeterminations

For Dentists

- + Only dentist and patient decide treatment, not a third party
- + Fee for service (*may apply courtesy discount for full payment of fee*)
- + Direct assignment option under DA and DA+
- + Fast payment

pelicandentalconcepts.com



a public service
program of

