



# Introducing **HIP PRIME<sup>®</sup> DENTAL**

Extensive Dental Coverage from HIP

HIP is proud to introduce a new Preferred Provider Organization (PPO) plan that provides members and their families access to dental care through the Careington International provider network.

## The plan offers members:

- Access to a wide range of dental services.
- Affordable coverage.
- Greater flexibility in choosing a dental practitioner.

What's more, members may visit any network dental practitioner and do not need a referral to see a network specialist.

This is a new, stand-alone plan offered in addition to the dental benefits currently provided to members who have HIP Prime<sup>®</sup> or HIP Prime<sup>®</sup> POS coverage.

## How the HIP Prime<sup>®</sup> Dental Plan Works:

The HIP Prime<sup>®</sup> Dental plan provides both in-network and out-of network benefits. Members who receive care from a Careington network dentist will receive the maximum benefits available under the plan. Members also are covered for services through dentists not in the Careington network, although their out-of-pocket costs will be higher. Members must file claims for reimbursement, regardless of whether the dentist is in-network or out-of-network.

HIP Prime<sup>®</sup> Dental is comprised of seven basic plans, most of which include diagnostic & preventive services, major restorative and minor restorative services.

## **HIP PRIME DENTAL PPO Samples**

### Sample 1

**Benefits:** 25% insurance payment for Diagnostic & Preventative services ( 75% co-insurance payment from member )

25% insurance payment for Minor Restorative services ( 75% co-insurance payment from member )

25% insurance payment for Major Restorative services ( 75% co-insurance payment from member )

**\$1,000 Maximum**

**\$0 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE** 7/1/02

**SIZE** Small group 50 employees

**LOCATION** All located outside of Manhattan

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$6.88	\$13.14	\$13.76	\$21.72

## Sample 2

**Benefits:** 50% insurance payment for Diagnostic & Preventative services ( 50% co-insurance payment from member )

50% insurance payment for Minor Restorative services ( 50% co-insurance payment from member )

50% insurance payment for Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$0 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE** 7/1/02

**SIZE** Small group 50 employees

**LOCATION** All located outside of Manhattan

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$13.36	\$25.52	\$26.73	\$42.20

## Sample 3

**Benefits:** 50% insurance payment for Diagnostic & Preventative services ( 50% co-insurance payment from member )

50% insurance payment for Minor Restorative services ( 50% co-insurance payment from member )

50% insurance payment for Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$0 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE** 7/1/02

**SIZE** Small group 50 employees

**LOCATION** All located outside of Manhattan

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$14.37	\$27.45	\$28.75	\$45.38

## Sample 4

**Benefits:** 80% insurance payment for Diagnostic & Preventative services ( 20% co-insurance payment from member )

80% insurance payment for Minor Restorative services ( 20% co-insurance payment from member )

50% insurance payment for Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$50 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE** 7/1/02

**SIZE** Small group 50 employees

**LOCATION** All located outside of Manhattan

**COMMISSIONS** Excludes Commissions

**GROUP'S DENTAL** Group currently has dental insurance

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$28.96	\$55.30	\$57.91	\$91.42

## Sample 5

**Benefits:** 80% insurance payment for Diagnostic & Preventative services ( 20% co-insurance payment from member )

80% insurance for payment Minor Restorative services ( 20% co-insurance payment from member )

50% insurance for payment Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$50 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE** 7/1/02

**SIZE** Small group 50 employees

**LOCATION** All located outside of Manhattan

**COMMISSIONS** Excludes Commissions

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$31.14	\$59.47	\$62.27	\$98.30

## Sample 6

**Benefits:** 100% insurance payment for Diagnostic & Preventative services ( 0% co-insurance payment from member )

80% insurance payment for Minor Restorative services ( 20% co-insurance payment from member )

50% insurance payment for Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$50 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE 7/1/02**

**SIZE Small group 50 employees**

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$29.83	\$56.98	\$59.67	\$94.19

## Sample 7

**Benefits:** 100% insurance payment for Diagnostic & Preventative services ( 0% co-insurance payment from member )

80% insurance payment for Minor Restorative services ( 20% co-insurance payment from member )

50% insurance payment for Major Restorative services ( 50% co-insurance payment from member )

**\$1,000 Maximum**

**\$50 Deductible**

**Assumptions Used in Rate Determination:**

**EFFECTIVE DATE 7/1/02**

**SIZE Large group 100 employees**

4 Tier Required for Small Groups			
Individual	Ee + child(ren)	Ee + spouse	Family
\$28.04	\$53.56	\$56.09	\$88.54

These rates are for illustrative Purposes ONLY. For dental rates appropriate for your group's characteristics, please contact your HIP Sales Representative. All rates must be determined and approved by HIP's Underwriting Department. At the assumed level of 50 eligible employees 75%, must participate / enroll in the dental coverage.