

YOUR PARTNER IN

# Oral Health Care and Dental Plan Value



## Fresh Perspectives

Coventry Dental offers fresh perspectives and new solutions to dental care delivery to all size groups. We maximize the economic advantage of a national dental carrier to re-create the most valued features of a locally serviced plan that focuses on our clients and their members.

## Experience

Coventry Dental brings over 40 years of success to combine a bundled program with the focused attention of a “dental-only” carrier.

We rely on a multi-disciplinary team of dental experts, who develop protocols for industry-leading product design and cost and care management. Licensed dentists are involved in every aspect of our operations and as a result, groups and members are confident in the cost-reductions achieved as well as the high level of care they receive.

Our experienced team, time-proven processes, and passion for best-in-industry standards combine to provide brokers and groups with service excellence.

### Coventry Dental offers a range of service standards including:

- Smooth and timely implementation and/or transition from another carrier
- Outstanding member service
  - Member ID cards are mailed to the member within 10 business days of receipt of enrollment form
  - Quick claims processing — 90 percent within 10 business days
  - Prompt issue resolution

A best-in-class, web-based dental system enables us to maintain our rigorous standards by providing ease of administration, maximum efficiency and accuracy.

## Innovative Product Portfolio

### KEEPING THE CUSTOMER IN MIND

Coventry Dental takes a fresh, customer-focused approach to providing PPO-based and indemnity dental plans that offer variety and flexibility for our members and providers. We rely on the insight and observations of a range of industry stakeholders, including practicing dentists, brokers, group administrators and members in each market to build products that serve your local community.

Consistency and quality are hallmarks of Coventry Dental. Our plans are easy to understand and easy to administer.

### KEEPING THE QUOTING PROCESS SIMPLE

Coventry Dental has designed its quoting process with simplicity in mind. Clear guidelines for each group size give details on available plan designs, applicable rates, how to generate a custom proposal and most importantly, where to get help if you need it.

### ADDRESSING BUDGETS, ACCESS TO CARE

Designing a broad range of benefit plans that maximize coverage options and suit every budget is part of our goal. We offer both contributory and non-contributory plans. ➤



111 Rockville Pike | Suite 700 | Rockville, MD | 20850

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## Preferred Provider Plans

Our PPO plans allow members to visit any licensed dentist in or out of the national network. The network of dentists in over 104,000 locations continues to grow and provides convenient access in all of Coventry's markets. The PPO plans are prevention-driven with little to no cost for oral evaluation and basic diagnostics.

Coventry PPO plans offer many design choices including:

- Flexibility in the annual maximum coverage
- Varying levels of coinsurance for both basic dental services and major care
- Flexibility for out-of-network offerings and coverage
- Options for offering orthodontia

➤ In addition, our ability to offer stand-alone products or bundle medical and dental products makes Coventry the ideal choice for all size groups.

Our small-group products include market-focused services for groups with 2 to 9 lives, 10 to 50 lives, and 51 to 199 lives.

For the 200-plus group, Coventry offers complete design flexibility that is unsurpassed in the market.

## Cost Management

Coventry Dental's cost management services can produce cost savings over and above that of network discounts.

**Our cost management strategies include:**

- A cost-savings approach that offers highly competitive group rates
- PPO network with fees 20 to 40 percent below usual charge, and
- Industry-leading utilization review

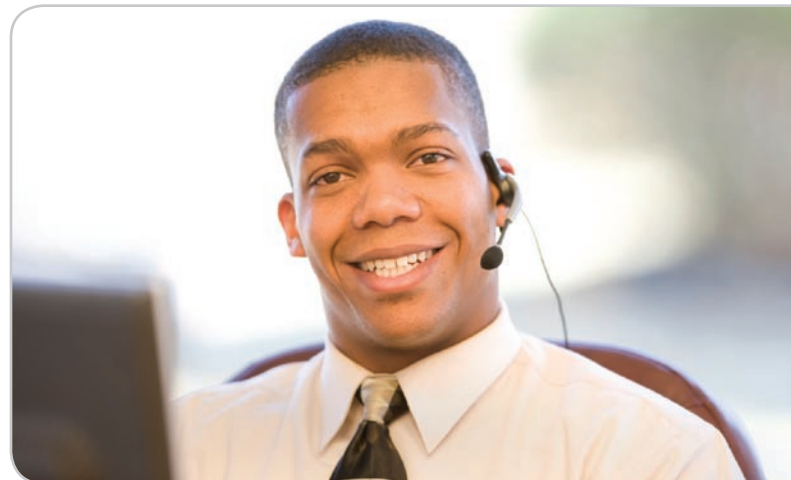
With the addition of dental care to its portfolio of services, Coventry furthers its commitment to offer optimal oral health solutions at an exceptional value.

## Coventry Dental Network: A Summary

Using a network expansion approach, we target our services to meet the needs of each Coventry market. Therefore, group members can easily transition to Coventry Dental without disruption.

**Our network advantages include:**

- Strong network of licensed dentists
- More than 104,000 dentist access points and growing
- Nationwide coverage
- Growing service areas
- Experienced, future-focused leadership



For more information, please visit [www.cvtydental.com](http://www.cvtydental.com) or contact your local Coventry sales executive or account manager.