

# Self Funded Dental Cost Containment Features & Benefits

In addition to the self funded administration and reporting offered by our Self Funded Dental product, we also offer the following Cost Containment services, which provides additional value to utilizing GroupLink's administrative services:

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| <b>Coordination of Benefits</b>                  | <ul style="list-style-type: none"><li>▪ Data captured at time of enrollment and from provider billings.</li><li>▪ COB savings are approximately 5%</li></ul>   |
| <b>Usual, Customary &amp; Reasonable Reviews</b> | <ul style="list-style-type: none"><li>▪ GroupLink subscribes to a national database.</li><li>▪ UCR percentage selected by the employer, i.e. 80th percentile, etc...</li><li>▪ Adjudication system automatically applies to each claim.</li><li>▪ UCR savings are approximately 10%.</li></ul> |
| <b>Subrogation</b>                               | <ul style="list-style-type: none"><li>▪ Accident and third party liability claims reviewed for reimbursement.</li><li>▪ Calendar and lifetime maximums of the plan design determine how many dollars are potentially reimbursed.</li></ul>   |
| <b>Dental Necessity Reviews</b>                  | <ul style="list-style-type: none"><li>▪ Internal and external dental consultants used for review.</li><li>▪ General dentist and specialists available in all 50 states for claim review</li><li>▪ Medical necessity savings are approximately 3%.</li></ul>                                    |
| <b>Rebundling of Unbundled Charges</b>           | <ul style="list-style-type: none"><li>▪ Claims staff and adjudication system identify unbundling.</li><li>▪ Billings are rebundled and processed using ADA methodologies.</li><li>▪ Explanations are provided to the dentist so they know why their charges were recoded.</li></ul>            |
| <b>Plan Design Review</b>                        | <ul style="list-style-type: none"><li>▪ GroupLink will review with client initially and each year at renewal.</li><li>▪ Will discuss areas where client may be at risk of exposure.</li><li>▪ Any plan design changes will be at authority of client.</li></ul>                                |
| <b>Full Time Student Verification</b>            | <ul style="list-style-type: none"><li>▪ Collected at time of enrollment and re-verified each semester.</li><li>▪ Close monitoring prevents client from covering dependents who are no longer eligible under this plan.</li></ul>   |
| <b>Preferred Provider Organizations (PPO's)</b>  | <ul style="list-style-type: none"><li>▪ Contracted with multiple PPO networks nationwide.</li><li>▪ Employer &amp; Employee savings from 20-60%.</li></ul>   |

GroupLink has over 20 years experience in administering dental plans. Our product portfolio includes a wide range of options and we have many employers who customize their plans. We can review all options with the client to determine which may best meet the needs of the employer and the employees.

