

# Dental

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## Products

### Flexident

- Available to groups of 2 or more
- Six basic plan designs with options to fit any group's needs
- No waiting periods on any services
- Implants covered as a standard benefit in Major services
- Voluntary plan options with no participation requirements
- Custom options for groups of 5 or more
- Underwritten by Madison National Life Insurance Company, AM Best rated A-; In NY & NH, Standard Security Life, AM Best rated A.
- Indemnity and PPO plans
- Exclusively administered by IHC Health Solutions

### Self Funded Dental

- Groups of 25+ lives
- Provides employer savings compared to insurance premiums
- Dental claims are predictable, lower risk, leading to lower cost
- Optional Stop Loss Coverage provides maximum claims exposure
- IHC Health Solutions has over 25 years of experience administering dental claims

### One-Life Dental

- Available in most states
- Three plan designs to choose from
- Online benefits, rates and enrollment
- Customized links available for agents
- One of the most popular individual, full insured dental products available
- Optional OrthoCare orthodontia discount plan available