

# Factors to Consider

## COMPARING DENTAL QUOTES

- Are the benefit waiting periods the same for each type of service?
- What category of service are certain procedures being paid? Many plans, for example, pay Periodontics and Endodontics in the Major or Type III category.
- What are the takeover provisions?
- What is the overall plan limit per person? Is the limit per plan year or calendar year?
- What percentile of UCR is utilized for claims? What database is utilized? How often is it updated?
- What is the deductible? What is the family limit?
- Does the plan require a participant visit a dentist in a network for full benefits? If so, how many providers are in the network? Do the providers have any restrictions on new patients? Are any waiting periods placed on making appointments?
- Is orthodontia offered? If it is, what is the lifetime limit per child, and the annual limit for orthodontia per child?
- What is the average time it takes to get a claim paid? Can the policyholder enroll online or make changes online?
- What are the commissions?
- What is the turn-around time on issuing new groups?
- What is the turn-around time on eligibility changes, additions and terminations?
- What is the initial rate guarantee period? What is the renewal rate guarantee period?
- Do the rates include any limiting assumptions?
- What are the employer contribution requirements?
- What are the employee participation requirements? Dependent participation requirements?
- What is the total premium?

These factors can have a great affect on the quotes that you are comparing. Make sure that you are comparing “apples to apples” when looking at the quotes. If you have questions or quotes you would like for us to review, please contact the IHC Health Solutions Marketing Team at 800-935-2009 ext 7.