

High-Quality, Cost-Effective Dental Insurance



 **NLI America**

BENEFIT FROM OUR DEDICATED SERVICE

NLI America is a member of the Nippon Life ("NISSAY") Group, one of the world's largest insurance organizations. We provide Life, Medical, Short- and Long-Term Disability, Vision, and Dental Insurance to a wide array of satisfied customers.

Dental Plans With Comprehensive Benefits - and Designed To Save Money ... Interested?



Dental bills can be a big budget item for all of us. Dental treatment

can quickly add up to thousands of dollars. NLI America dental programs help stretch household budgets a little further —

Plus, NLI America can help deliver more value from employers' benefit plan budgets. Benefit plans are designed and administered according to a focused mission:

To provide quality dental care, at the most economical cost.

We do it three ways:

1. Flexible Plan Options

Deductibles, coinsurance, annual maximums and other features can be matched with your budget specifications. Our plans offer freedom of choice, so you can utilize any licensed dentist of your choice. We also offer the option to use dental networks in some areas at a greater savings.

2. A Focus on Dental Health and Controlling Costs

People with good dental health are less likely to need expensive treatment as they grow older. To encourage regular check-ups and cleanings, preventive services are usually covered at 100% reimbursement, with no deductible.



On the other hand, expensive dental treatments and dental appliances require employee cost sharing. As a further control on plan utilization, there are limitations in how often certain high cost services are covered.

3. Superior Claims Management

An experienced dental claims team screens and reviews all claims to assure that dental services are dentally necessary, meet professional standards of care, and are covered under the benefit plan. Processing is fast, efficient and supported by automated claims systems. Routine quality control audits assure our quality and cost standards are consistently applied.

It's Easy To Transfer Your Dental Plan to NLI America

We make the changeover as hassle free as possible. Benefits will be paid on a no loss-no gain basis, as follows:

Credit for Prior Plan Waiting Periods

No new waiting periods for employees, if insured under the prior plan the day before the NLI America plan begins.

Credit for Calendar Year Deductible

Credit for the calendar year deductible that has been satisfied under the prior plan. All an employee needs to do is give us the most recent EOB from the prior insurer.

New Calendar Year Maximum

Everyone starts with a new calendar year maximum.

Coverage for Treatment in Progress

Treatment begun under a prior plan and completed while covered under this plan will be covered under this plan. The services must be covered expenses under this and the prior plan.



Special note regarding Orthodontic Services:

Everyone starts with a new lifetime maximum.

Orthodontic services begun while insured under the prior plan will be covered if both the former plan and the new NLI America plan include orthodontic coverage. However, the appliances or bands must have been installed while covered under the prior plan.



If Your Company Does Not Presently Have A Dental Plan

For groups with fewer than 50 employees, certain plan benefits are phased in over a 24-month period.

On the effective date of a brand new dental plan there is full coverage for Preventive and Basic Services. Optional Orthodontia is not available until the NLI America dental plan has been in force for at least 24 months.

The following restrictions apply to Major Services:

- *During the first 12 months*, coverage for Major Services is restricted to repairs, relining and rebasing, adjustments, tissue conditioning, recementing and adding one or more teeth to a partial or full denture.
- *During the next 12 months*, Major Services are expanded to also include periodontic surgery, plus restorations of inlays, onlays, veneers, crowns, posts and cores, and crown build ups.
- *After 24 months*, full dental coverage for all employees who have enrolled on a timely basis.



Plan Design Options

Flexible options are available for you to fashion a plan that matches your budget requirements.

	Deductible *		Coinsurance	
	Standard	Options	Standard	Options
Preventive Services	\$0	\$25, 50, 75 100, 200	100%	70%, 80%, 90%
Basic Services	\$50	\$25, 75 100, 200	80%	70%, 85%, 90%
Major Services	\$50	\$25, 75 100, 200	50%	Major Services may be excluded
Orthodontic Services **	\$0	\$25, 50	50%	Orthodontic Services may be excluded
Lifetime Orthodontic Limit —	Standard: \$1,500 Options: \$1,000 or \$2,000***			
<p>* Standard: a combined deductible for Preventive, Basic and Major Services. Options: Basic and Major deductible combined, or Preventive and Basic deductible combined when Major Services are excluded</p> <p>** Available for plans with a minimum of 10 employees enrolled. Adult Orthodontia available for plans with a minimum of 50 employees enrolled.</p>				
Other Plan Features				
	Standard		Options	
Calendar Year Benefit Maximum (Combined Maximum for Preventive, Basic and Major Services)	\$1,500		\$1,000 or \$2,000***	
Family Deductible Limit	3 times		2 times or no limit (with 50+ employees enrolled)	
Dependent Coverage	Up to age 25, if a full-time Student		Up to age 19 only	
Prevailing Charges Within Cost Area	80 TH percentile		90 TH percentile	
*** \$2,000 lifetime maximum not available if fewer than 10 employees enrolled.				

FOR MORE INFORMATION

Feel free to contact the NLI America Regional Office nearest you. Regional Managers have all the details and will be pleased to answer any questions.

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This benefit summary does not guarantee payment of services. All benefit decisions will be based on contract provisions.



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Member of the Nippon Life ("NISSAY") Group