

Regence Life and Health Insurance Company

Voluntary Dental

Ready. Set. Smile.



Regence
*Life and Health
Insurance Company*

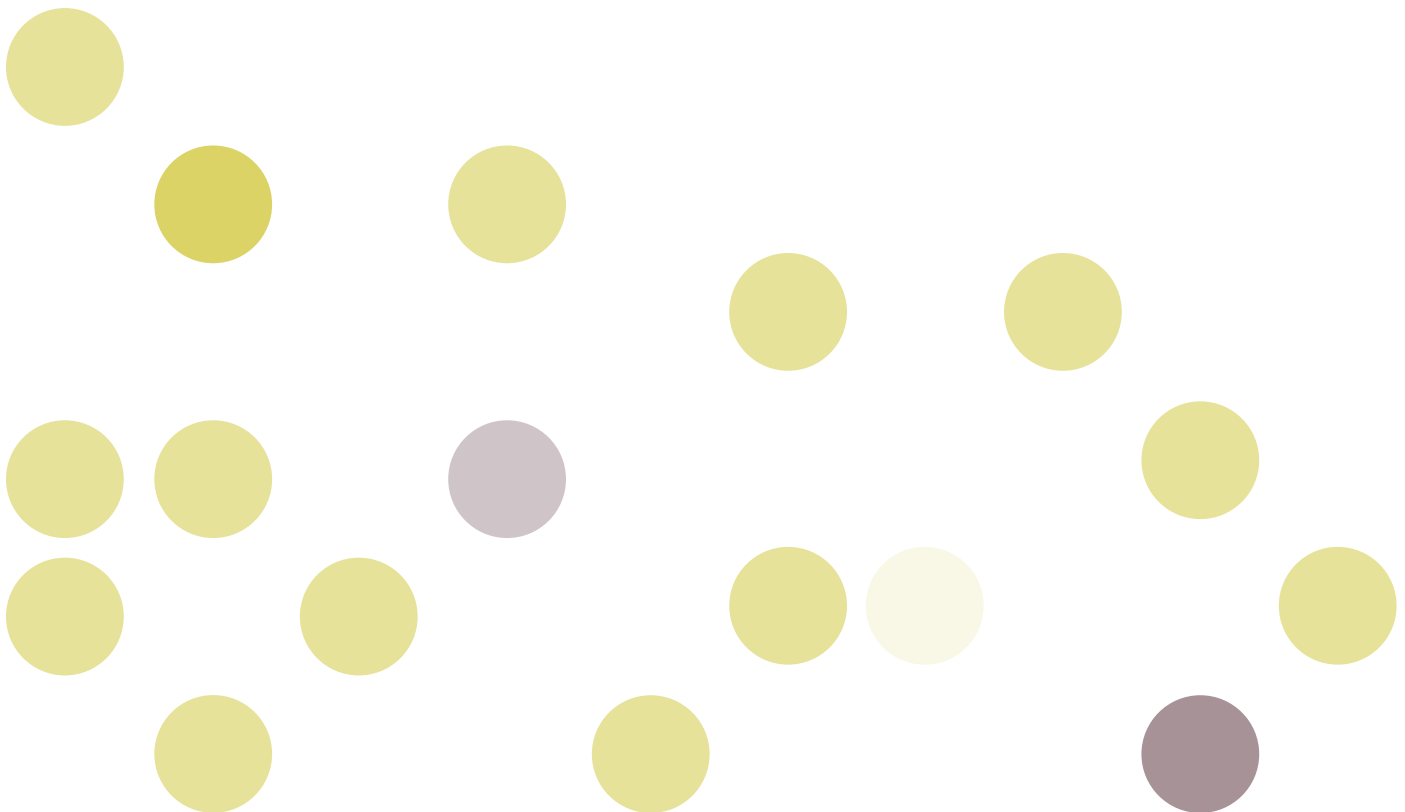
An Independent Licensee of the Blue Cross
and Blue Shield Association

together we can take charge | group dental plans

Dental coverage is one of those things that set some employers above the rest. Join them. With Voluntary Dental from Regence Life and Health.



Employees like knowing their employer cares about their health. With comprehensive benefits and the freedom to choose any provider, your employees will appreciate you and their dental coverage.





You offer the comprehensive benefits and freedom to choose. Your employees simply sign up and smile.

Coverage to maintain good oral health

Dental care is about more than keeping teeth looking good. It's a vital part of maintaining and improving overall health, for children and adults.

Your employees and their families can see any provider they choose. But Regence has set rates for services from providers in our network.

From routine dental care to implants and crowns. Voluntary Dental from Regence Life and Health makes it possible.

So when your employees choose a participating Regence provider, they'll be protected from additional costs.



You've found dental coverage that doesn't take a bite out of your bottom line.

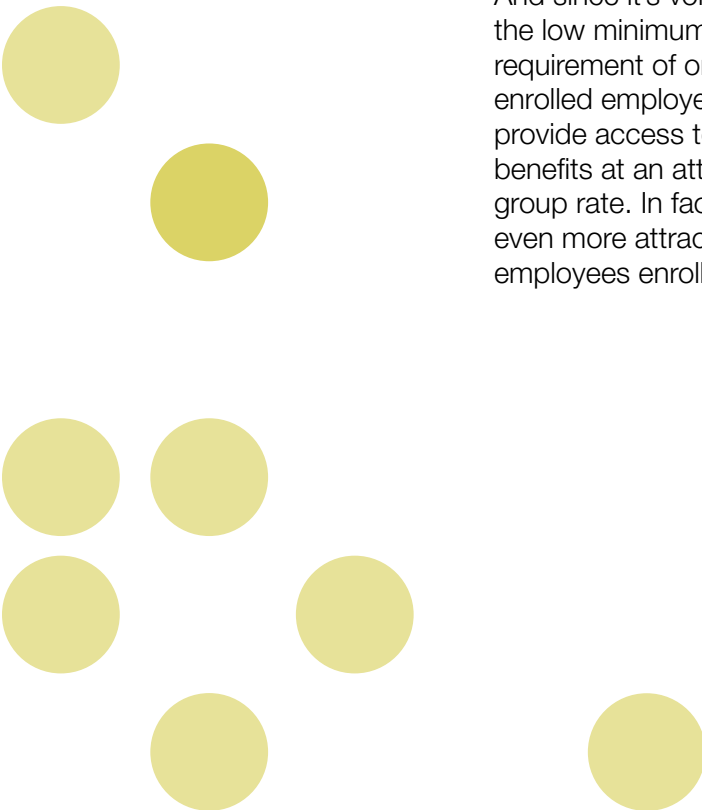
Cover your budget

Traditional dental plans require employers to contribute at least 50% of the cost of coverage. With Regence Life and Health Voluntary Dental you can choose to contribute as low as 0%, so you can afford to expand the health benefits you offer to your employees and their families.

And since it's voluntary, we have the low minimum participation requirement of only 35% and 5 enrolled employees. You'll simply provide access to comprehensive benefits at an attractive, pre-tax group rate. In fact, the rate gets even more attractive as more employees enroll.

Dental care at a gentle price

Regular visits to a dentist are a must for everyone. That's why our plan covers them and other services for good oral health. So, when preventive and diagnostic services are needed (such as exams, fluoride treatment, routine cleanings, x-rays, etc.), depending on what option you choose, your employees and their families can get what they need at 80% or 100% coverage without meeting a deductible.



From fluoride to fillings, cleanings to crowns, your employees and their families will have access to dental care that will protect their teeth and their health.

Keeping smiles bright and healthy

Sometimes, exams and cleanings aren't enough. For that reason, we also cover the kinds of services that can restore teeth* (such as fillings) or repair a broken smile (such as bridges, crowns and implants) with a low \$50 annual deductible.

**Benefits available after waiting periods. Please see the Summary of Benefits.*

Sometimes, one size doesn't fit all. That's why Regence offers two dental options.

Voluntary Dental means comprehensive benefits, freedom of choice and affordable prices. It also means dental coverage done your way.

Good dental health is health care done right. Give us a call if you want to add good dental health to your employees' healthy futures: 1 (800) 794-5390.

	Coinsurance	Annual Maximum Options	Deductible
Option 1	80% preventive 50% restorative 50% major	\$750 or \$1000	\$50—does not apply to preventive
Option 2	100% preventive 80% restorative 50% major	\$1000 or \$1500	\$50—does not apply to preventive

For more information, give us a
call at 1 (800) 794-5390.



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www.regencelife.com