:DP Brokers Guide - Overview

1. Dental Savings Plans and How They Work

2. Why Partner With :DentalPlans?

3. More Than Just Dental - Other Savings Plans

4. How Do I Select a Dental Savings Plan for Clients?

5. Aetna & Cigna Plans - Important Selling Information

6. :DentalPlans and You - :DP Broker Benefits

7. Learn More About :DentalPlans
DENTAL SAVINGS PLANS
And How They Work
What Are Dental Savings Plans?

A dental savings plan functions a lot like a membership at a warehouse club. Consumers pay an annual fee and get access to significantly reduced rates on their dental procedures. And dental savings plans offer many benefits over traditional dental insurance.

How Do They Work?

• Patients pay dentists directly at the time of service and receive discounts on preventative, restorative and cosmetic procedures.

• Average savings of 10-60% off dental care all year-long.

• Plans activate quickly – members can join today and start saving at the dentist tomorrow.

• No Annual Caps, No Waiting Periods, No Health Restrictions & No Paperwork

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Dental Savings Plans</th>
<th>Dental Insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quick Plan Activation</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>No Health Restrictions</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>No Annual Limits</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>No Paperwork Hassles</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>No Waiting For Dental Care</td>
<td>YES</td>
<td>NO</td>
</tr>
<tr>
<td>Cosmetic Dentistry Savings</td>
<td>YES</td>
<td>NO</td>
</tr>
</tbody>
</table>
Dental Procedure Costs

Average Cost of Dental Procedures

- **Fillings**
  - $100 to $300 per area

- **Crown**
  - $700 to $1,200 depending on material chosen

- **Dental Bridge**
  - $2,000 to $3,000

- **Surgical Extractions**
  - $200 to $400 per tooth

- **Root Canal**
  - $700 to $1,200

- **Dentures**
  - $875 to $1,950

- **Dental Implants**
  - $1,600 to $2,500 plus $3,000 to $5,000 for the abutment and crown

- **Braces**
  - $4,000 to $8,000 depending on material used

- **Deep Cleaning**
  - $500 to $1,250

Average Savings with a Dental Savings Plan

- **58% off Fillings**
  - (Surface, White, Front Tooth)

- **56% off Dental Crowns**
  - (Porcelain on High Noble Metal)

- **58% off a Bridge**
  - (Tooth Segment)

- **56% off Root Canal**
  - (Bicuspid)

- **51% off Root Canal**
  - (Molar)

- **62% off Dentures**
  - (Full Upper)

- **67% off a Single Extraction**
  - (Simple)

- **57% off a Deep Cleaning**
  - (Perio Scaling)

Sample Client Scenario – The Math for Family of 4 (Preventative Procedures)

Dentists recommend 2 cleanings, 2 check-ups and 1 set of x-rays per year, per person.

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Procedure Cost without Plan</th>
<th>Procedure Cost with Plan</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>8 Routine 6 Month Check-Ups</td>
<td>$600</td>
<td>$120</td>
<td>$480</td>
</tr>
<tr>
<td>4 Adult Teeth Cleanings</td>
<td>$424</td>
<td>$124</td>
<td>$300</td>
</tr>
<tr>
<td>4 Child Teeth Cleanings</td>
<td>$340</td>
<td>$92</td>
<td>$248</td>
</tr>
<tr>
<td>4 Bitewing X-Rays Sets</td>
<td>$312</td>
<td>$88</td>
<td>$224</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,676</strong></td>
<td><strong>$424</strong></td>
<td><strong>$1,252</strong></td>
</tr>
</tbody>
</table>

Price of Family Plan: $209.95

Total Savings After Cost of Plan: $1,042.05

Usual Fee data from FAIR Health, Inc. Discounted fees are listed for visits to a participating general dentist.
Sample Client Scenario – The Math for Family of 2 (Restorative Procedures)

Savings Based on General Dentist Fees.

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Procedure Cost without Plan</th>
<th>Procedure Cost with Plan</th>
<th>Total Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Single Surface White Fillings for U or L Front Tooth</td>
<td>$400</td>
<td>$110</td>
<td>$290</td>
</tr>
<tr>
<td>1 Root Canal Treatment-Molar</td>
<td>$1,535</td>
<td>$438</td>
<td>$1,097</td>
</tr>
<tr>
<td>1 Core Build-up with Pins</td>
<td>$341</td>
<td>$100</td>
<td>$241</td>
</tr>
<tr>
<td>1 Single Crown - Porcelain on High Noble Metal</td>
<td>$1500</td>
<td>$511</td>
<td>$989</td>
</tr>
<tr>
<td>Total</td>
<td>$3,776</td>
<td>$1,159</td>
<td>$2,617</td>
</tr>
</tbody>
</table>

Price of Family Plan: $209.95

Total Savings After Cost of Plan: $2,407.05

Usual Fee data from FAIR Health, Inc. Discounted fees are listed for visits to a participating general dentist.
WHY PARTNER WITH :DENTALPLANS?

The :DP Difference
The Growing Need for Dental Care

Why?

• #1 reason – “too expensive”
• #2 reason – “don’t know where to buy it”

:DentalPlans is the solution to both…
**Why DentalPlans.com? - The :DP Difference**

DentalPlans.com is the leading online marketplace enabling consumers and employer groups to shop for, learn about, and purchase affordable dental care and other healthcare products. Our national footprint serves customers in all 50 states.

<table>
<thead>
<tr>
<th>Choice</th>
<th>Convenience</th>
<th>Confidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 + Dental Savings Plans</td>
<td>Shop and access member’s area online</td>
<td>More than 1 million served since 1999</td>
</tr>
<tr>
<td><strong>Additional Benefits:</strong> Telehealth, Vision, Hearing, RX, Chiropractic, &amp; More!</td>
<td>:DP AtYourService Team offers expertise and support</td>
<td><strong>Our :DP Promise</strong></td>
</tr>
<tr>
<td>Network of 100k+ Dentists</td>
<td>Flexibility to switch your plan as needs change</td>
<td>1. Our plans offer the best value</td>
</tr>
<tr>
<td>Annual Plans starting at $79.95</td>
<td></td>
<td>2. Your plan will pay for itself</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. 30 Day, Money-Back Guarantee</td>
</tr>
</tbody>
</table>
DentalPlans Network Partners

Providing Access to Top Brands in The Industry
Ideal For Your Individual Clients Who…

- Opted out of dental insurance coverage due to cost
- Have (or will) exhaust their dental insurance plans annual limit
- Need dental treatments that are not covered fully (or at all) by insurance (braces, whitening, implants and veneers)
- Are not eligible for insurance because they are part-time or seasonal
- Need to save on dental work now, can’t wait for open enrollment options

Why Don't People Have Dental Insurance?

- Not Offered by Employer: 21%
- Not Affordable: 58%
- Not Necessary: 15%
- Other: 6%
DentalPlans - Ideal For Group Clients

Employers/Groups with Funded Benefits
- Dropping or looking to reduce contribution of employee dental benefits
- Looking for supplement to current dental insurance benefit
- Employees who have waived dental coverage, going on COBRA or have waiting periods on existing coverage

Groups/Associations who do not offer Dental Insurance Benefits
- Non-Profits
- Part Timers & Seasonal Employees
- Small Groups with less than 50 Employees

Employees/Association Members with No Funded Dental Benefits (Voluntary)
- Part-time employees who are not eligible for dental insurance
- Low-cost option alongside voluntary programs
- Seasonal employees, contractors, owner operators, etc.
- Retirees
MORE THAN DENTAL SAVINGS

Telemedicine, Vision, Rx, Chiropractic, Hearing and More
Health Plans Your Way

Optimize your client’s health from head to toe with the best of modern health and wellness services from DentalPlans.

Offer your clients a telemedicine plan that provides your customers with free virtual house calls from locally-licensed doctors who diagnose and treat ailments – even call in a prescription.

And have your clients select the perfect dental plan (or plus plan) from over 30 offerings, to enjoy exclusive member-only savings at thousands of dentists’ offices nationwide.

With savings, choice, convenience, and personal service, your clients will experience the new, smart way to manage their health.

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Savings
One affordable annual membership fee, starting at $79.95 per year, gives you access to dental savings from 10% to 60% all year.

Customer Care
Our "DP AtYourService™ Team takes care of your needs throughout the entire process. We’re just a phone call away.

Peace Of Mind
From routine care to dental emergencies, rest assured that we’ve got your dental and financial needs covered.

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Dental Bundled With…

- Rx, Vision, Hearing, Chiro
- Telemedicine
- Medical Bill Saver
- eDocAmerica
- Alternative Medicine
- Prepaid Lab & Diagnostic Imaging Savings
- Physical Therapy Savings
- Weight & Nutrition
- Fitness Club Savings
- Emergency Medical Travel Assistance
- Diabetic Supplies

Pick The Solution That Is Right For You

Higher Commission Opportunity with Dental Plus Health Plans
## Telemedicine - “Featured Plans” for :DP Brokers

<table>
<thead>
<tr>
<th>Service</th>
<th>:DP Health Now</th>
<th>:DP Complete Care</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Teledoc</strong> – 24/7 Access to U.S. Licensed Physicians by Phone or Video - $0 Consult Fee</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>eDocAmerica</strong> – Web-Based Correspondence with Medical Professionals</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>NurseLine</strong> – 24/7 Access to Trained Registered Nurses</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Medical Health Advisor</strong> – Claims and Treatment Explanation</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Medical Bill Saver</strong> – Negotiate Lower Costs</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Health Wealth Connection</strong> – Wellness Guidance</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Aetna Dental Access</strong> – Dental Savings Plan, Save 10-60% at the Dentist</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
Benefits of “Featured Plan” - :DP HealthNow

✓ Reduce clients’ out-of-pocket expenses

✓ Avoid workplace absenteeism for your clients

✓ Offer clients help in understanding their EOB

✓ Relieve yourself from fielding claim/billing questions
HOW DO I SELECT A DENTAL SAVINGS PLANS FOR CLIENTS?

We make it easy!
How Do I Choose Which Plan to Offer?

1.) Does your client have a Provider they’d like to see?

• Search for provider by using the **Dentist Finder**

2) Does the Provider take multiple plans?

• Ask…“What are your dental needs (routine yearly check-ups and/or crowns, root canals, etc.)”?
• Select **Procedure Type** and look at the lowest out-of-pocket fees for those procedures with each plan the Provider takes.
• If the Provider takes Aetna or Cigna, remember to call :DP Broker Services to verify the client’s out-of-pocket responsibility for a particular procedure.
Plan Selection - By Procedure

No Provider - No Problem

1) Click on the :DentalPlans logo to get to our main navigation. Select Plans By Procedure.

2) Select type of Dental Procedure that the client would like to save on most.
3) The Compare Plans page lists the discounted fees detailed by procedure so that you or your client can find the lowest out-of-pocket costs for the procedures the client needs.
AETNA AND CIGNA

Important Selling Information
Aetna and Cigna offer some of the most widely accepted plans nationally with thousands of providers in network.

These plans have some unique differences regarding the fee schedules compared to most of our products that need to be distinguished in order to optimize your client experience with these plans.

- Provider fee schedules are unique to each provider.
- Fee schedules are proprietary to each dental office and cannot be published.
- You must call :DP Broker Services to get a particular fee for a particular procedure. When calling, have available:
  1. Dentist name and address of location being visited for procedure
  2. Procedure code(s) for work to be done
Aetna/Cigna Plans – Important Selling Information

Aetna has several products with identical dental components. The differences are the Bonus Benefits included.
Cigna has several products with identical dental components. The differences are the Bonus Benefits included.
PARTNERING WITH :DENTALPLANS

Benefits of Being a :DP Broker
:DP Brokers Selling Tools

- Proprietary :DP Broker Portal (back office)
- Free editable Marketing Flyers
- Personalized website with unique tracking link
- Brochures, promo cards, rack cards and more to customize and print
- Unique broker code that tracks your clients back to you
Selling Tools - :DP Broker Portal

The :DP Broker Back Office makes it easy to manage your account with us.

- Customize & edit your :DP Broker website and update account details
- Obtain new marketing materials and plan brochures
- Track client activity
- View monthly order lists and print reports
Selling Tools - Editable Marketing Materials

There are multiple ways to market our products and services, and we provide you with the tools needed to be a successful :DP Broker.

Login to your **back office** to access multiple one pager marketing materials:

- Custom :DP Brokers Flyer
- Dental Insurance & Discount Dental Plans
- Annual & Monthly Group Rate Sheet
- Proposal
- Teladoc Informational Flyer
- Tips to Lower Healthcare Costs for Employees
Selling Tools - Personalized Website

Login to your back office to personalize your :DP Brokers dedicated website.

Example: www.dpbrokers.com/14816.dp
(Your Broker ID replaces 14816)

- Upload a Photo to your website to let your clients and contacts see who you are
- Add your personal webpage and contact information
- Add your agency’s services
- Your website tracks back to your unique broker code
Selling Tools - Customized Brochures

• Download and customize brochures
  – Broker ID
  – Name, Phone Number and Address (for trifold)

• Save and take to the printer of your choice

• These pieces are designed to be professionally printed on heavy card stock
Unique Broker Code – Tracks Your Clients

- Broker ID appears at top of all pages
- Broker ID automatically populates at checkout
Client Tracking - Broker Code is Key

:DP Brokers receive commissions on both new and renewed members. In order to track these sales/renewals, each registered :DP Broker is assigned a unique Broker Code. Tracking your clients and commissions has never been easier when your Broker Code is used consistently on every transaction.

What is a broker code?

The Broker Code is a unique number that identifies a broker or the downline agent of a broker and is key to ensuring your clients are tracked to your account.

Where do I get a broker code?

You should receive the code via email upon approval of your new broker account registration.

Why is it important?

The Broker Code is key to tracking clients to the broker of record and ensuring accurate commissions are paid to the Broker or General Agent with downline agents.

How do I use it? 2 ways to ensure client tracking:


2. **Your dedicated phone number** - Ensure clients call 1-877-926-1797 and provide your broker code to ensure proper commissions are credited to your account and visible in your Back Office.
General Agents & Downline Tracking

Referral Codes: Required for Downline Tracking
Broker Codes: Required for Client Tracking

1. A broker must have **General Agent** status to be eligible for a downline.

2. To register as a General Agent please call 1-877-926-1797.


4. Approved GA’s must provide a Referral Code (provided by DPBroker Services via phone upon GA status approval).

5. Commissions are paid directly to each individual broker unless otherwise indicated by the General Agent via phone to a DPBrokers Account Manager.
FREQUENTLY ASKED QUESTIONS

Learn More About :DentalPlans and :DP Brokers
How Do I Receive Commission Payments?

**Monthly Commissions**

Checks or direct deposits are issued the 15th-18th of each month (for sales made the previous month).

**Payout Thresholds**

Minimum payout for monthly commissions is $25. Anything under the minimum threshold is rolled over into the following month’s payment.

**Where to go for commissions information?**

For commission reports visit [http://backoffice.dpbrokers.com/Broker](http://backoffice.dpbrokers.com/Broker) and click on REPORTS.
How Do I Join a Plan Myself?

Purchasing a plan for yourself is easy and just as you would purchase for one of your clients:

1. Visit your dedicated :DP Broker website
2. Search for a plan or your provider
3. Select a plan of your choice and click Join Now
4. Your broker code will reflect in your cart after purchase
5. View your purchase in your sales history in your :DP Broker Back Office

Join. Save. Smile.
What Are Other Ways to Market to Clients?

Can I show :DentalPlans on my website?
Yes, you can! By logging into your Back Office, you will find banners and text links under “Marketing/Print Materials” to access and upload to your site.

SEM Do’s/Dont’s
You can utilize PPC/SEO efforts to market to clients but be sure to check our SEM Do’s and Don'ts in our terms and conditions located here: http://bit.ly/1Np7GlP

Compliance Rules
Visit our brand guidelines to learn about staying compliant: http://bit.ly/1Np7Klu
Our Customers Love Us!

Don’t take it from us. View our :DP SmileStories and read more reviews. We are proud of our high Trust Pilot rating.

Click any image above to view more!
Educational Videos - YouTube

Information & Support Tools

Click any image above to start watching!
Contact Information

:DP Broker Services Team
**Dedicated to servicing our broker team**
Phone: 877-926-1797  
Fax: 877-828-0978  
DPBrokers@DentalPlans.com  
M-F 9am-5pm EST

:DP AtYourService™ Team
**Dedicated to servicing our :DP members/broker clients**
Phone: 800-494-9294  
M-F 8am-8pm EST

Helpful Links

:DP Broker Frequently Asked Questions  

: DentalPlans Frequently Asked Questions  
[http://www.dentalplans.com/discountdentalplans/faq](http://www.dentalplans.com/discountdentalplans/faq)

Dental Information Center  
[http://www.dentalplans.com/dental-information](http://www.dentalplans.com/dental-information)