

# DP Brokers by Dental Plans.com

#### :DP Brokers Guide - Overview

- 1. Dental Savings Plans and How They Work
- 2. Why Partner with DentalPlans.com?
- 3. More Than Just Dental Other Savings Plans
- 4. How Do I Select a Dental Savings Plans for Clients?
- 5. Aetna & Cigna Plans Important Selling Information
- 6. DentalPlans.com and You :DP Brokers Benefits
- 7. Learn More About DentalPlans.com



#### **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.

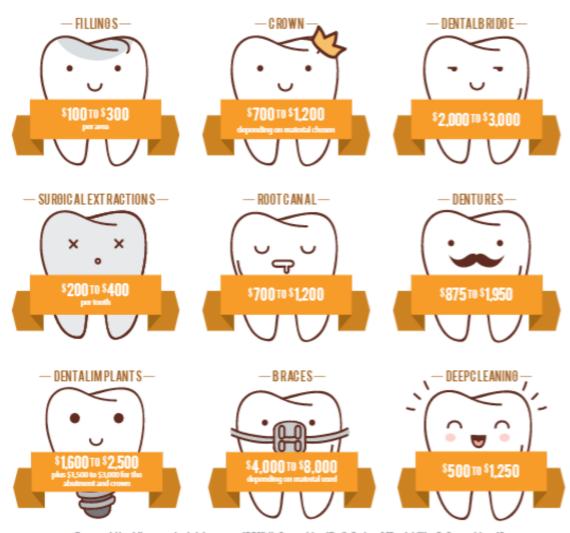
#### How Do They Work?

- 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

Advantages	Dental Savings Plans	Dental Insurance
Quick Plan Activation	YES	NO
No Health Restrictions	YES	NO
No Annual Limits	YES	NO
No Paperwork Hassles	YES	NO
No Waiting For Dental Care	YES	NO
<b>Cosmetic Dentistry Savings</b>	YES	NO

#### **Dental Procedure Costs**

#### **AVERAGE COST OF DENTAL PROCEDURES**



Source: http://images.dentalplans.com/2015/infographics/SmileIndex-Affordability-Infographic.pdf

#### 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

51 % off Root Canal (Molar)

62% off Dentures
(Full Upper)

67% offa Single Extraction

57 % off a Deep Cleaning (Perio Scaling)

The sample table above is a small selection of common procedures discounted by CIGNAPlus Savings. The procedures discounted under CIGNAPlus Savings offer similar savings to the sample above. Sample Savings for ZIP code 33176

#### 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.

Procedure	Procedure Cost without Plan	Procedure Cost with Plan	Total Savings
8 Routine 6 Month Check-Ups	\$600	\$120	\$480
4 Adult Teeth Cleanings	\$424	\$124	\$300
4 Child Teeth Cleanings	\$340	\$92	\$248
4 Bitewing X-Rays Sets	\$312	\$88	\$224
Total	\$1,888	\$486	\$1,252

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 dentists.

#### Sample Client Scenario: The Math for Family of 2 - Restorative Procedures

#### Savings based on General Dentist Fees.

Procedure	Procedure Cost without Plan	Procedure Cost with Plan	Total Savings
2 Single Surface White Fillings for U or L Front Tooth	\$400	\$110	\$290
1 Root Canal Treatment-Molar	\$1535	\$438	\$1,097
1 Core Build-up with Pins	\$341	\$100	\$241
1 Single Crown - Porcelain on High Noble Metal	\$1500	\$511	\$989
Total	\$3,776	\$1,159	\$2,617

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 dentists.

#### Do the Math - with Sample Fees

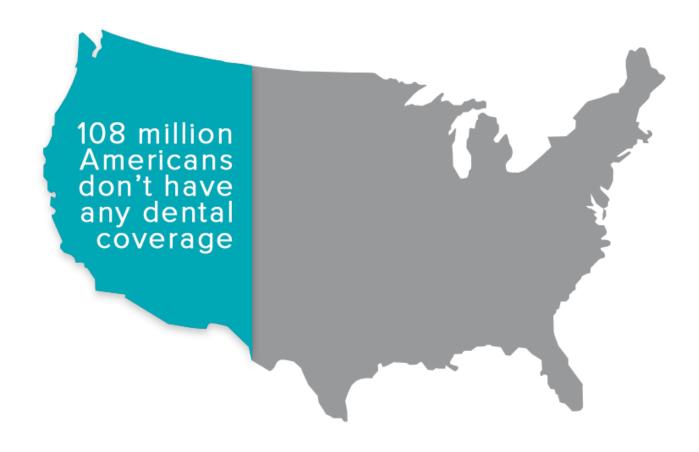
D0120	Routine 6 Month Check-Up (2X)	\$	114.00		\$	114.00
D0210	Full Mouth X-Rays	\$	144.00		\$	144.00
D1110	Adult Cleaning (2X)	\$	204.00		\$	204.00
D3310	Root Canal Front	\$	826.00		\$	826.00
Select ADA Code	Procedure	\$	-		\$	-
Select ADA Code	Procedure	\$	-		\$	-
DXXXX	[ADD PROCEDURE]				\$	-
DXXXX	[ADD PROCEDURE]				\$	-
	Total	\$ 1	,288.00	\$ -	\$	1,288.00
	Plan I	Price	(individ	ual or family)		
	Saving	gs a	bove p	olan price	\$	1,288.00
Instructions:						
1. Select the ADA C	odes from the drop down if not sho	own.				
a) The name of th	e Procedure and UCR will auto-po	opula	te.			
b) Fill in the Disco	ounted Fee the member will pay ba	ased	on the sa	mple fees sho	wn or	n plan detail pag
2. Fill in any informa	tion highlighted in orange from sar	mple	fees by pl	an. (DO NOT	EDIT	THE TEAL ARI
<ul> <li>a) If member needs a procedure not listed, manually add in the ADA information, UCR and and discounted rate</li> </ul>						
b) Add in savings	for additional benefits needed suc	ch as	Rx, Visio	n, etc.		
c) Update in the plan rate if purchasing a Family plan (default is Individual price)						
3. The savings and t	otals will populate for you!					

#### WHY PARTNER WITH DENTALPLANS.COM?

The :DP Difference



#### The Growing Need for Dental Care



#### Why?

- #1 reason "too expensive"
- #2 reason "don't know where to buy it"

DentalPlans.com 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, educate, and purchase affordable dental care and other healthcare products. Our nationwide footprint serves customers in all 50 states.

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

#### DentalPlans.com Network Partners



































Providing Access to Top Brands in The Industry

#### Ideal for Clients Who...

- Opted out of dental insurance coverage due to cost
- Have (or will) exhaust their dental insurance plan's 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?





#### DentalPlans.com - 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, are 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.com.

Offer your clients a telemedicine plans 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 client 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.







**Savings** 

**Customer Care** 

Peace Of Mind

One affordable annual membership fee, starting at \$79.95 per year, gives you access to dental savings from 10 to 60% all year. throughout the entire process. We're just a phone call away.

Our :DP AtYourService™ Team takes care of your needs

From routine care to dental emergencies, rest assured that we've got your dental and financial needs covered.

Since 1999, We've Helped More Than 1 Million People Save At The Dentist. Enjoy A Healthier Life With Easy Access To High-Quality, Affordable Dental Care. Join Them Today.



#### Dental Bundled With...

DentalPlans.com offers more than just dental benefits. Choose plans with bundled benefits like:



- Rx, Vision, Hearing, Chiropractic
- 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
- And more!



**Enjoy Increased Commissions by Selling Dental Plus Plans!** 

#### Telemedicine – Featured Plans for :DP Brokers

		1 Card with 6 Benefits	DP CARE  1 Card with 7 Benefits
cine ss	<b>Teladoc</b> – 24/7 Access to U.S. Licensed Physicians by Phone or Video - \$0 Visit Fee	✓	<b>√</b>
Telemedicine Services	eDocAmerica – Web-Based Correspondence with Medical Professionals	$\checkmark$	$\checkmark$
Te C	NurseLine – 24/7 Access to Trained Registered Nurses	✓	$\checkmark$
త >> o	<b>Medical Health Advisor</b> – Claims and Treatment Explanation	✓	$\checkmark$
ocacy dvisor ervice	Medical Bill Saver – Negotiate Lower Medical Bill Costs	$\checkmark$	$\checkmark$
Adv Ac Se	MyEWellness - Online Wellness Guidance	✓	$\checkmark$
Dental Servic es	Aetna Dental Access – Dental Savings Plan, Save 10-60% at the Dentist		$\checkmark$

#### 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!

#### :DentalPlans.com

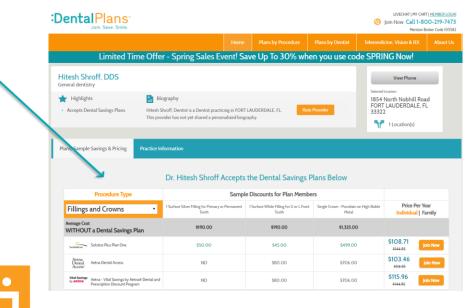
#### How Do I Choose Which Plan to Offer?

#### 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!

Click on the DentalPlans.com 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.





#### Plan Selection - By Procedure

#### No Provider? No Problem! (Continued)

3.) The Compare Plans page lists the discounted fees detail 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

#### :DentalPlans.com

#### Aetna/Cigna Plans - 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:
  - Dentist name and address of location being visited for procedure
  - 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.









































#### Aetna/Cigna Plans - Important Selling Information

Cigna has several products with identical dental components. The differences are the Bonus Benefits included.





































































**CIGNAPlus Savings Powered By CIGNA Dental Network Access** 































## PARTNERING WITH DENTALPLANS.COM

Benefits of Being a :DP Broker



#### :DP Brokers Selling Tools

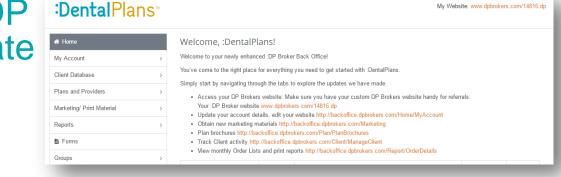
- ✓ Proprietary :DP Broker Portal (back office)
- ✓ Free Editable Marketing Flyers
- ✓ Personalized Website with Unique Tracking Link
- ✓ Brochures, Promo Cards, Rack Cards and More to Customize and Print
- ✓ Unique Broker Code That Tracks Your Clients Back to You



#### 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



QUESTIONS? & 1-877-926-1797 | SEEDPBROKERS@DENTALPLANS.COM | FAX SEED 1-877-828-0978 | OLOGOUT

My Website: www.dpbrokers.com/14816.dp

- 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 <u>back office</u> 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
- Tips to Lower Healthcare Costs for Employers







Use Broker ID
INSERT BROKER ID HERE

Visit www.DPBrokers.com/12345.dp or Call 1-800-240-8988 for help picking the perfect plan to fit your dental needs.

#### :DentalPlans

#### Why Choose Dental Savings Plans?

Advantages	Dental Savings Plans	Dental Insurance
Quick Plan Activation	<b>✓</b>	X
No Health Restrictions	✓	Х
No Annual Limits	<b>√</b>	Х
No Paperwork Hassles	✓	Х
No Waiting for Dental Care	✓	Х

Receive 12 Months of Membership for One Low Payment

Visit www.DPBrokers.com/12345.dp or Call 1-800-240-8988 for More Information

Sovings plans are NOT insurance and the savings will vary by provide, plan and zip code. These plans are not considered to be qualified health plans under the Affordable Care Act. Please consult with the respective plan detail page for additional plan terms. The discounts are available through participating providers only. To check that your provider participates, visit our website or call us. Since there is no paperwork or reimbursement, you must pay for the service at the time it's provided. You will receive the discount off the provider's usual and customary fees when you pay. We encourage you to check with your participating provider prior to beginning treatment. Special promotions including, but not limited to, additional months free are not considered. California residents. Note — not all plans and offers available in California residents. © 1999-2015 bentafflans.com, Inc. All Rights Reserved. Patients Pending.



#### Selling Tools - Personalized Website

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

Example: <a href="https://www.dpbrokers.com/14816.dp">www.dpbrokers.com/14816.dp</a>

(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 our unique broker code

#### :DentalPlans™

O Join Now: Call 1-954-804-7213

Mention Broker Code 14816







- ✓ No Deductibles, Paperwork Or Waiting Periods
- ✓ Use As Often As You Wish No Caps, Limits Or Restrictions
- ✓ Save with Dental, Telemedicine, Vision, Rx and more
- ✓ Absolutely No Paperwork Get Savings At Dentist Office

The Doctor is ALWAYS IN! Introducing Telemedicine —

Save Now!



#### **Dental Savings Plan**

With a dental savings plan you pay an annual fee and get access to significantly reduced rates. And dental savings plans offer many benefits over traditional dental insurance. Things like no annual caps or limits and absolutely no paperwork

Our plans cover more than 100,000 dentists nationwide. These quality providers have agreed to charge reduced fees on the dental services you need. So you'll get the quality care you deserve at a bigger savings than you ever imagined possible.



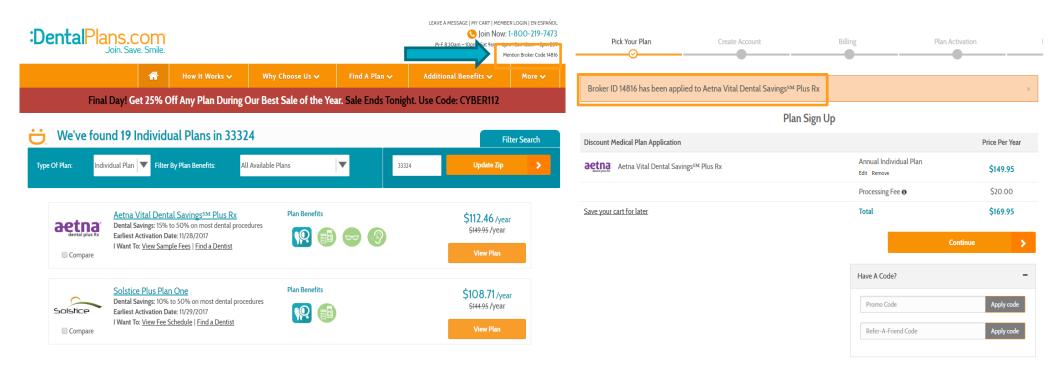
#### Selling Tools - Customized Brochures

- 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:

- 1. Your broker portal Refer clients to your :DP Broker Website (<u>www.dpbrokers.com/XXXXXX.dp</u>).
- **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
- Approved GA's can add brokers to a down-line by visiting http://dpbrokers.com/Register/ReferralCode
- 4. Approved GA's must provide a Referral Code (provided by :DPBroker Services via phone upon GA status approval)
- 5. Commissions are <u>paid directly to each individual broker</u> unless otherwise indicated by the General Agent via phone to a :DPBrokers Account Manager



#### FREQUENTLY ASKED QUESTIONS

Learn More About DentalPlans.com 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). The first payment after registering for direct deposit will be a paper check and all subsequent payments will be electronically deposited. If you need to update your banking information, this rules applies each time.





#### **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 <a href="http://backoffice.dpbrokers.com/Broker">http://backoffice.dpbrokers.com/Broker</a> 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.com 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.

#### **Search Engine Marketing Do's& Don'ts**

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: <a href="http://bit.ly/1Np7GIP">http://bit.ly/1Np7GIP</a>

#### **Compliance Rules**

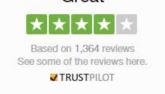
Visit our brand guidelines to learn about staying compliant: <a href="http://bit.ly/1Np7Klu">http://bit.ly/1Np7Klu</a>



#### :DP SmileStories<sup>TM</sup> - Testimonials

#### **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**

















#### Contact Us



: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 http://dpbrokers.com/Home/faqs

DentalPlans.com Frequently Asked Questions
http://www.dentalplans.com/discountdentalplans/faq

**Dental Information Center** 

http://www.dentalplans.com/dental-information



## :DentaPlans.com

