



A plan your clients can smile about.

Help your clients care for employees with group dental insurance.

We offer a range of competitive plan designs so employers can choose the appropriate benefit levels for their employees no matter how large or small their company is. Members also have access to an extensive national network of dental providers.



Nationwide®
is on your side

10+

GROUP DENTAL INSURANCE

Non-contributory (100% Employer Paid):
100% of eligible employees must be enrolled
(does not include spousal waivers)

Contributory: Greater of 10 employees or
75% of eligible employees must be enrolled
(does not include spousal waivers)

Voluntary (Employee Paid): Greater of 5 employees or
25% of eligible employees must be enrolled

DENTAL BENEFITS ▼

GROUP SIZE	Available to groups of 10 or more eligible employees
PLAN DESIGN	PPO or Indemnity*
RATE GUARANTEE PERIOD	1 year
ANNUAL DEDUCTIBLE OPTIONS	<ul style="list-style-type: none">Deductible is waived for preventative servicesIndividual: \$0, \$25, \$50, \$75, \$100Family: 3X individual or no limit
ANNUAL MAXIMUM OPTIONS	\$1,000 \$1,250 \$1,500 \$2,000 \$2,500

BENEFIT LEVELS ▼

DIAGNOSTIC & PREVENTATIVE SERVICES COVERED BENEFIT %	100% 90% 80% 70%
BASIC SERVICES COVERED BENEFIT % MINOR RESTORATIVE SERVICES	90% 80% 70% 60% 50%
MAJOR SERVICES COVERED BENEFIT %	60% 50% 40% 25% 0%
ORTHODONTIA COVERAGE Children to age 19	50% to a lifetime max of: \$1,000 \$1,250 \$1,500 \$2,000 \$2,500

Benefit waiting periods may apply.

Standard options shown. Additional options may be available subject to underwriting approval.

* Product availability and features may vary by state. Only indemnity plans are available to quote in KY, MA, NJ, SD and VA.



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Search providers at
careington.com/nd/nationwide

SERVICE CLASSES ▼

ROUTINE EXAMS	Preventative
X-RAYS	Preventative
CLEANINGS	Preventative
SEALANTS	Option of Preventative or Basic
SPACE MAINTAINERS	Option of Preventative or Basic
FLOURIDE TREATMENTS	Option of Preventative or Basic
ENDODONTICS	Option of Basic or Major
PERIODONTICS	Option of Basic or Major
SIMPLE EXTRACTIONS	Option of Basic or Major
ORAL SURGERY	Option of Basic or Major
CROWNS	Major
DENTURES	Major
CROWNS/DENTURES REPAIRS ADJUSTMENTS	Basic
OUT-OF-NETWORK REIMBURSEMENT	90th R&C or MAC**
ADDITIONAL BENEFITS	Oral cancer screening; maternity***
OPTIONAL BENEFITS AVAILABLE	Max Roll Forward, 4th Quarter Deductible, Dental Implants
RATE STRUCTURE	2, 3 or 4 tier rates
TAKEOVER BENEFITS	Provided for employees covered under a replacement plan
DEPENDENT AGE LIMITATION	Unwed dependent children are eligible for benefits up to age 26, subject to state mandates

**MAC plans are available (MAC = Maximum Allowable Charge). Please contact your local sales representative for additional information.

*** ORAL CANCER SCREENS: pre-diagnostic testing to aid in the detection of mucosal abnormalities;
MATERNITY CARE: additional benefits to promote oral health during pregnancy



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Why choose Nationwide?

Our financial strength makes it easy for employers to choose Nationwide for their employee benefits.

A+

A.M. Best

Received 10/17/02
Affirmed 7/7/16

A1

Moody's

Received 3/10/09
Affirmed 7/21/16

A+

**Standard
& Poor's**

Received 12/22/08
Affirmed 4/22/16



Over
\$200
billion²
in total assets

To learn more about group dental insurance and other solutions from Nationwide Employee Benefits, call **888-674-0385** or visit us at **nationwide.com/NEB**.

Products underwritten by Nationwide Life Insurance Company, Columbus, Ohio. CA COA #7032. This policy provides coverage for dental only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Products are not available in all states. All coverage is subject to state mandates. The benefits outlined are for illustrative purposes only and should not be considered a proposal for coverage. Limitations and exclusions apply. Additional plan options are available, subject to underwriting approval.

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