



A plan your clients can smile about

Help your clients care for employees with group dental insurance.

We offer small businesses several custom plans to meet the financial needs of their business and their employees. Members also have access to an extensive national network of dental providers.



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is on your side

2-9

GROUP DENTAL INSURANCE

Noncontributory (100% employer paid): 100% of eligible employees must be enrolled (does not include spousal waivers)

Contributory: 2 to 5 lives — all eligible employees must be enrolled;
6 to 9 lives — all but one eligible employee must be enrolled

DENTAL BENEFITS ▼	PLAN 1	PLAN 2
PLAN DESIGN	PPO or indemnity ¹	PPO or indemnity ¹
ANNUAL DEDUCTIBLE <i>The deductible is waived for preventive services.</i>	\$50 per individual/max of \$150 for family	\$50 per individual
ANNUAL MAXIMUM	\$1,500	\$1,000
BENEFIT LEVELS ▼		
DIAGNOSTIC AND PREVENTIVE SERVICES COVERED BENEFIT %	100%	100%
BASIC SERVICES COVERED BENEFIT % <i>This includes minor restorative services.</i>	80%	80%
MAJOR SERVICES COVERED BENEFIT %	50%	50%
ORTHODONTIA COVERAGE (OPTIONAL) <i>children to age 19</i>	50% up to a lifetime maximum of \$1,000	NOT AVAILABLE
SERVICES CLASSES ▼		
ROUTINE EXAMS, X-RAYS & CLEANINGS	Preventive	Preventive
SEALANTS	Preventive	Preventive
SPACE MAINTAINERS	Basic	Basic
ENDODONTICS	Basic	Major
PERIODONTICS	Basic	Major
SIMPLE EXTRACTIONS	Basic	Basic
ORAL SURGERY	Basic	Basic
CROWNS AND DENTURES	Major	Major
CROWN OR DENTURE REPAIR OR ADJUSTMENT	Basic	Major
OTHER INFORMATION ▼		
LIMIT FOR REASONABLE AND CUSTOMARY (R&C) CHARGES	90% R&C	80% R&C
ADDITIONAL BENEFITS²	Oral cancer screening; maternity	Oral cancer screening; maternity
RATE STRUCTURE	4-tier	4-tier

¹ Product availability and features may vary by state. Only indemnity plans are available to quote in KY, MA, SD and VA.

² **ORAL CANCER SCREENS:** prediagnostic testing to aid in the detection of mucosal abnormalities; **MATERNITY CARE:** additional benefits to provide



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Search providers at
careington.com/nd/nationwide

PLAN 3	PLAN 4	PLAN 5
PPO	PPO or indemnity ¹	PPO
\$50 per individual/max of \$150 for family	\$25 per individual	IN NETWORK: \$25 per individual/max of \$75 for family OUT OF NETWORK: \$50 per individual/max of \$150 for family
\$1,500	\$1,000	\$1,000
IN/OUT: 100%/100%	100%	IN/OUT: 100%/80%
IN/OUT: 90%/80%	50%	IN/OUT: 80%/60%
IN/OUT: 50%/50%	0%	IN/OUT: 50%/40%
NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE
Preventive	Preventive	Preventive
Preventive	Preventive	Preventive
Basic	Basic	Basic
Major	NOT AVAILABLE	Major
Major	Nonsurgical in Basic	Major
Basic	Basic	Basic
Basic	Basic	Basic
Major	NOT AVAILABLE	Major
Major	NOT AVAILABLE	Major
80% R&C	80% R&C	80% R&C
Oral cancer screening; maternity	Oral cancer screening; maternity	Oral cancer screening; maternity
4-tier	4-tier	4-tier

omote oral health during pregnancy.



Nationwide®
is on your side

Why choose Nationwide?

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

A+

AM Best

Received 10/17/02
Affirmed 12/17/19

A1

Moody's

Received 3/10/09
Affirmed 11/7/17

A+

**Standard
& Poor's**

Received 12/22/08
Affirmed 5/15/19



Over
\$ 225
billion²
in total assets

To learn more about group dental insurance and other solutions from Nationwide Employee Benefits, call **1-888-674-0385** or visit us at **nationwide.com/NEB**.

Products are 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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¹ Based on revenue, Fortune magazine (May 2019). ² Nationwide Annual Report (Dec. 31, 2018).