



Flexident[®]

Dental Plans for Groups of 2 or More

Plans underwritten by:



For agent use only. This is not an advertisement to be used for solicitation of prospective insureds. The sole purpose is for agent recruitment and to invite agents to offer our products to their clients.

The Flexident® Advantage

History of Excellence

For more than 25 years, GroupLink, Inc., a Member of the IHC Group, has provided comprehensive dental plans for groups of all sizes.

Our customer-based service is outstanding, including:

- Producer contact to discuss quotes within 24 hours
- New case issue within 10 days (complete submission)
- Employee adds/deletes within 48 hours
- Claims processed within five working days

Online Convenience

With **myGroupLink**, you can quote both standard and custom group dental plans, all in a secure Web environment. Best of all, quotes are generated instantly so you can get back to what you do best — selling.

Immediate access to quotes for:

- Groups of 2-99 lives, indemnity and PPO
- Quick quotes for standard Flexident® plans
- Custom quotes for groups with specific needs

Employers, employees and providers can also manage their account information, access claims status, download forms and more through **myGroupLink**.

Flexible Plan Design

Available to groups of two or more, the Flexident® portfolio is available as PPO or indemnity plans. Insureds have the freedom to visit any dentist, but experience lower out-of-pocket costs when choosing an in-network provider.

Groups of five or more can customize benefits to meet any budget with unlimited plan choices while groups with less than five can choose from one of the six standard plans.

Our other flexible options include MaxGrow and Continuous Open Enrollment.

With MaxGrow, employees enjoy a graded annual maximum in year 2 and year 3 regardless of their annual plan usage. With MaxGrow, the annual maximum amount simply increases by \$250 or \$500 each year, depending upon the option chosen by the group, helping decrease out-of-pocket expenses.

With Continuous Open Enrollment, voluntary groups can allow employees to join the plan anytime with no late entrant penalties or restrictions.

Underwriting Guidelines

Employee Choice

Our underwriting guidelines below make it easy for groups to meet participation requirements.

Plus, groups of just five or more have unlimited plan choice and can build the plan they want by customizing:

- Waiting periods
- Deductible
- Coinsurance
- Orthodontia
- Cleaning frequency
- And more

Participation Requirements

Eligible Employees	Participation
2-4	100% including dependents, no waivers
Voluntary 5+	Five lives, waivers not applicable
Employer paid 5+	75% enrolled, waivers accepted



Standard Flexident® Plans

No waiting periods for any plans!

Service	Super Value Plan	Value Plan	Co-pay Plan*	Traditional Plan	Primary Plan	Superior Plan
Preventive Cleanings, Exams, Sealants, Fluoride	80% 1 per year	100% 1 per year	100% 1 per year	100% 1 per year	100% 1 per 6 months	100% 1 per 6 months
Diagnostic Bitewing X-rays Full mouth X-rays	PPO Discount	80% 1 per year 1 per 3 years	80% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years	80% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years
Basic Fillings, Extractions, Repairs	PPO Discount	PPO Discount	75%**	80%	75%**	80%**
Major Endodontics, Periodontics, Oral Surgery, Crowns, Bridges, Implants	PPO Discount	PPO Discount	40%**	50% 12 month waiting period	50%**	50%**
Deductible Annual Maximum	\$0 \$250	\$0 \$250	\$100 lifetime \$1,250	\$50 annual \$1,000	\$100 lifetime \$1,250	\$100 lifetime \$1,500

* \$10 co-pay

** Prior coverage credit for waiting periods is given on an employee basis for those covered under the group's previous plan. Employees not receiving takeover credit will receive 25% first year coverage on Basic services and 10% first year coverage on Major services.

Custom Options

Groups of five or more can build the plan they want by choosing:

Frequency Limits	Increase cleanings to 2 or 3 per year	
Type of Service	Move endodontics and/or periodontics from Major to Basic	
Deductible	Waive for Preventive/Diagnostic \$50 or \$25 Annual	
Annual Maximums	\$250 • \$500 • \$750 • \$1,000 • \$1,250 • \$1,500 • \$2,000 and or MaxGrow	
Waiting Periods	Preventive, Diagnostic, Basic Major	0 • 3 • 6 • 9 • 12 months 0 • 3 • 6 • 9 • 12 • 18 • 24 months
Orthodontia	Coinsurance Annual Maximum Lifetime Maximum	25% or 50% \$250 • \$375 • \$500 • \$625 • \$750 \$500 • \$750 • \$1,000 • \$1,250 • \$1,500
Other Options	Veneers	
Coinsurance*	Preventive Diagnostic Basic Major Ortho	70% • 80% • 90% • 100% 70% • 80% • 90% • 100% 50% • 60% • 70% • 80% 30% • 40% • 50% • 60% 25% or 50%

*Indemnity only

PPO Benefits

Option 1 - Maximum Allowable Charge Plan

Benefits are payable as a percentage of the network fee schedule regardless of whether treatment is provided by a network provider. Out-of-network charges in excess of the network fee schedule are the responsibility of the insured.

Option 2 - Incentive Plan

Provides a higher coinsurance percentage for in-network providers, reducing the out-of-pocket expense to the insured for in-network services.

Available for Traditional, Primary and Superior plans only.



Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National, rated A- (Excellent) by A.M. Best, is a Member of the IHC Group. In New York and New Hampshire, underwritten by Standard Security Life Insurance Company of New York, also rated A- (Excellent), also a Member of the IHC Group. Policy form MNL-GDEN-POL0505 or SSL-GDEN-POL0505.

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see www.ihcgroup.com.

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