



# The One-Stop Shop for Dental Insurance



Dental plans  
for groups of  
two or more

MWG Dental plans are marketed by MWG Broker Services and 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, rated A- (Excellent) and 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.independenceholding.com](http://www.independenceholding.com).

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 MWG Dental Advantage

## History of Excellence

MWG Broker Services built its reputation on innovative product development and a keen ability to anticipate market demands.

Because we own a national third-party administrator and an insurance company, we understand the market. We combine our strengths with other insurance companies to deliver the best products we can and reach more states.

## Flexible Plan Design

The MWG Dental portfolio for groups of two or more includes PPO and indemnity plans.\* We offer the freedom to choose any dentist, but provide discounts for selecting in-network providers.

Groups of five or more can customize benefits to meet different or varying budgets with greater plan choices, while groups with less than five can choose from one of the five standard plans.

Our flexible options include MaxGrow and Continuous Open Enrollment.

MaxGrow helps decrease out-of-pocket expenses with a graded annual maximum in years two and three regardless of annual plan usage. The annual maximum amount increases by \$250 or \$500 each year depending on the option the group chooses.

With Continuous Open Enrollment, voluntary groups can allow employees to join the plan at 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 five or more have several plan choices and can build the plan they want by customizing:

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

## Participation Requirements

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

\* Dental offices and dental-related businesses are ineligible.



# Standard **MWG** Dental Plans

	Extended Value Plan	\$20 Co-Pay Plan	Silver Plan	Gold Plan	Platinum Plan
<b>Preventive</b> Cleanings, Exams, Sealants, Fluoride	100% 1 per 6 months	100% 1 per 6 months	100% 1 per 6 months	100% 1 per 6 months	100% 1 per 6 months
<b>Diagnostic</b> Bitewing X-rays Full Mouth X-rays	80% 1 per year 1 per 3 years	80% 1 per year 1 per 3 years	80% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years
<b>Basic</b> Fillings, Extractions, Repairs	PPO Discount	75%*	75%*	80%	90%
<b>Major</b> Endodontics, Periodontics, Oral Surgery, Crowns, Bridges, Implants	PPO Discount	40%*	50%*	50% 12 month waiting pe- riod***	60% 12 month waiting period***
<b>Deductible</b>	\$25	\$50**	\$50**	\$50**	\$100 Lifetime
<b>Annual Maximum</b>	\$500	\$1,000	\$1,000	\$1,000	\$1,500

\* Takeover credit 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 on Basic services and 10% first year on Major services.

\*\* Deductible applies to Basic and Major services

\*\*\* Waiting period is waived for employee's and their dependents covered under the group's previous plan.

## Custom Plan Options

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

<b>Frequency Limits</b>	Cleanings from 1, 2 or 3 per year	
<b>Type of Service</b>	Move oral surgery, endodontics and/or periodontics from Major to Basic	
<b>Deductible</b>	Waive for Preventive/Diagnostic \$0 • \$25 • \$50 • \$75 • \$100 Annual	
<b>Annual Maximums</b>	\$250 • \$500 • \$750 • \$1,000 • \$1,250 • \$1,500 • \$2,000 and/or MaxGrow	
<b>Waiting Periods</b>	Preventive, Diagnostic, Basic Major	0 • 3 • 6 • 9 • 12 months 0 • 3 • 6 • 9 • 12 • 18 • 24 months
<b>Orthodontia</b>	Coinsurance Annual Maximum Lifetime Maximum	25% or 50% \$250 • \$375 • \$500 • \$625 • \$750 \$500 • \$750 • \$1,000 • \$1,250 • \$1,500
<b>Other Options</b>	Veneers, Implants	
<b>Coinsurance</b>	Preventive Diagnostic Basic Major Ortho	70% • 80% • 90% • 100% 70% • 80% • 90% • 100% 50% • 60% • 70% • 80% 30% • 40% • 50% • 60% 25% or 50%

# 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

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

Learn more about how **MWG Broker Services** can benefit you and your clients.



Call us today at 877.759.5728 [www.morganwhite.com](http://www.morganwhite.com)