



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.

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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
Preventive Cleanings, Exams, Sealants, Fluoride	100% 1 per 6 months	100% 1 per 6 months			
Diagnostic 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
Basic Fillings, Extractions, Repairs	PPO Discount	75%*	75%*	80%	90%
Major Endodontics, Periodontics, Oral Surgery, Crowns, Bridges, Implants	PPO Discount	40%*	50%*	50% 12 month waiting pe- riod***	60% 12 month waiting period***
Deductible	\$25	\$50**	\$50**	\$50**	\$100 Lifetime
Annual Maximum	\$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:

Frequency Limits	Cleanings from 1, 2 or 3 per year	
Type of Service	Move oral surgery, endodontics and/or periodontics from Major to Basic	
Deductible	Waive for Preventive/Diagnostic \$0 • \$25 • \$50 • \$75 • \$100 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, Implants	
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%

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.



BROKER SERVICES

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Call us today at 877.759.5728 www.morganwhite.com

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