

Product highlights and features

Lincoln dental coverage

Dental insurance from Lincoln Financial Group provides a wide variety of flexible plans and enrollment options, as well as robust services and support to help meet the full scope of your clients' needs.

Network	
	<ul style="list-style-type: none"> PPO plan offers: <ul style="list-style-type: none"> 518,316 access points¹ 118,656 unique providers nationwide¹ It's easy to find an in-network dentist <ul style="list-style-type: none"> Visit LincolnFinancial.com Click "Find a dentist" under "Need help?"
Plans	
Types of plans	<ul style="list-style-type: none"> Group and voluntary options Preferred provider organization (PPO) including in-network only plans (INO),² maximum allowable charge (MAC) and Indemnity plans Dental health maintenance organization (DHMO; California, Florida, Texas) Fully insured and self-funded products³
High-low plans	<ul style="list-style-type: none"> Employers can offer two plan designs for more employee choice <ul style="list-style-type: none"> Robust (with more covered services and/or higher benefits) Cost-conscious
Dental service types	<p>Employers can create a customized plan by moving services among service categories:</p> <ul style="list-style-type: none"> Type 1: Preventive and diagnostic care services – routine oral exam and cleaning, bitewing x-rays, fluoride, sealants Type 2: Basic care services – fillings, simple extractions, periodontal maintenance Type 3: Major care services – periodontal surgery, endodontics, bridges and oral surgery Type 4: Orthodontic services (optional) – child and family ortho available <ul style="list-style-type: none"> Child ortho age flexibility from age 19 to age 26 (in increments of one year) available with our self-funded product
Standard features	
Plan features	<ul style="list-style-type: none"> PPO plan percentage payable: 25%–100%, depending on service type and state restrictions Calendar-year maximums: \$500–\$5,000 Calendar-year deductibles: <ul style="list-style-type: none"> Individual: \$0–\$200, including lifetime deductible Family: Usually 3x the individual deductible, with other options available Out-of-network reimbursement options: <ul style="list-style-type: none"> Usual and Customary (U&C): 50%, 70%, 80%, 90%, 95% or MAC
Optional features	
Deductible credit and carryover	<ul style="list-style-type: none"> Deductible credit: Gives prior insurance credit for any deductible met prior to moving coverage to Lincoln benefits paid by the prior plan are deducted from the annual maximum Carryover: Deductible met in the last three months of the calendar year can roll over to the next calendar year
Dependent ages	<ul style="list-style-type: none"> Option to include coverage that meets the Patient Protection and Affordable Care Act (PPACA)
Orthodontic services	<ul style="list-style-type: none"> Lifetime maximums of \$500–\$5,000; \$1,000 most common
Work in Progress Provision	<ul style="list-style-type: none"> Determines when Lincoln becomes liable for services Appliance (or change to an appliance): At the time the impression is made Crown or bridge: At the time the tooth or teeth are prepared
Wellness options	<ul style="list-style-type: none"> Additional routine cleanings Adult fluoride treatments
Lincoln MaxRewards[®] program	<ul style="list-style-type: none"> Covered members can roll over a portion of their unused dental maximum to the next year; rollover amounts are deposited into accounts on the 65th day of the following year Allows members to save for more expensive dental treatment in the future Provides flexible features to customize a plan, including taking over existing account balances from the prior carrier

Optional features, cont'd.

Lincoln SmileRewardsSM feature	<ul style="list-style-type: none"> Costs for Type 1 (preventive) services not applied to the calendar-year maximum Provides an incentive for the member to seek preventive services
Value-added services	<ul style="list-style-type: none"> PPO, INO and Indemnity plans include hearing and vision standard with our fully insured product and optional for self-funded

Service and support

Dental mobile app	<p>Everything an employee needs to manage his or her PPO or Indemnity plans:</p> <ul style="list-style-type: none"> Find an in-network provider Access and download ID card Track claims Review plan coverage details See what was covered and what is owed from dental visits Available in the Apple App Store and Google Play Store
Lincoln DentalConnect[®] health center website	<p>Online dental information tool available to any covered member (also available in Spanish):</p> <ul style="list-style-type: none"> Locate a dentist Determine the average cost of a dental procedure Email dental questions to receive a personalized reply Email dental questions to receive a personalized reply from a licensed dentist Find tips and advice on dental care

Exclusions

The "Limitations and Exclusions" section can vary greatly, depending on benefits. Check the policy for details.



Contact your Lincoln employee benefits representative today to learn more.

¹ Counts reflect the number of unique providers and access points based on Zelis' March 2020 Network360[®] data.

Data Source: [Network360](http://www.network360.com) www.network360.com. Data as of: March 2020. Zelis makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

² In-network Only (INO) plans are not available in all states and are not available for self-funded.

³ Self-funded is available for PPO, indemnity and MAC plans.

The *Lincoln DentalConnect[®]* and *Lincoln DentalConnect[®] Core* PPO networks are comprised of several leased provider networks.

DHMO (DHMO.EOC.HN01.CA) is underwritten in California by Dental Benefit Providers of California, Inc., San Francisco, CA, licensed by the Department of Managed Health Care. DHMO (LFG7110110) in Florida is offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc. DHMO (TX-EOC 08 2010) is underwritten in Texas by National Pacific Dental, Inc., Houston, TX. The companies listed in this paragraph are not Lincoln Financial Group[®] companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Self-funded products are funded entirely by the employer. Lincoln Financial Group provides administrative and/or claims payment services only.

The *Lincoln VisionConnect[®]* discount vision program is provided by VSP Vision Savings Pass. The discount program is not a qualified health plan under the Affordable Care Act. The *Lincoln VisionConnect[®]* discount vision program is NOT insurance. The discount program provides discounts at certain healthcare providers for services. The range of discounts will vary depending on the type of provider and service. Plan members are obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have agreed to provide discounts. The plan and its administrators have no liability for providing or guaranteeing service by providers or the quality of service rendered by providers. This plan is not available to members in Washington or to members with an employer located in Washington.

Hearing services are provided by EPIC Hearing Health Care. *Lincoln DentalConnect[®]* health center Web content is provided by go2dental.com, Santa Clara, CA. EPIC Hearing Health Care and go2dental.com are not Lincoln Financial Group[®] companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL11, GL11LG) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL11) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group[®] companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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