



You're In Charge®

GROUP BENEFITS

A photograph of two young women smiling and taking a selfie. The woman on the right is holding a white smartphone up to take the picture. They are in a modern, brightly lit indoor space, possibly a transit station or office lobby, with large windows and ceiling lights visible in the background.

Something to smile about

Lincoln DentalConnect® dental plans

Dental

Employer Guide

The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

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Choose the right product

A wide array of product offerings... standard coverage or customized services... whatever your focus, *Lincoln DentalConnect* delivers the flexibility and value you need.



Lincoln DentalConnect® PPO¹

This preferred provider organization (PPO) gives employees the choice of going to a participating dentist or to one who is not in the plan. Employees save money by going to a network provider.



Lincoln DentalConnect® Maximum Allowable Charge plan

This economical PPO plan uses the in-network fee schedule to reimburse out-of-network services. Employees go to any dentist they choose.



Lincoln DentalConnect® DHMO

This dental health maintenance organization (DHMO) option is a low-cost plan design with copayments for services instead of deductibles, coinsurance percentages and maximums. Available in California, Florida, and Texas.



Lincoln DentalConnect® Indemnity plan

Employees go to any dentist they choose, and the plan pays some or all of the dentist's fees. The payment is based on the usual and customary charges for the service in that geographic area.

Package other Lincoln insurance products with your *Lincoln DentalConnect* coverage to provide a wide set of benefits at very affordable rates.



Build a better benefit

Choosing a *Lincoln DentalConnect*® product is just the beginning of your options. Next up are the features that allow you to build the right plan for your business—a plan that is straightforward, easy to administer and within your budget.

- Select from a variety of cost-sharing options, such as coinsurance percentages, maximums and deductibles, including a lifetime deductible.
- Choose what services will be covered and in what category of care.
- Offer employer- or employee-paid coverage.

Types of care

1 Select the care categories and services you want to offer:

Categories	Services	
Preventive and diagnostic	X-rays	Simple extractions
Basic	Periodontal maintenance	Surgical extractions
Major	Periodontal surgery	Oral surgery
Orthodontics	Endodontics	Anesthesia
	Child or family orthodontics	Repairs

2 Customize your plan with supplemental options:

Dental implants
.....
Composite fillings on back teeth
.....
A variety of enrollment options and waiting periods

3 Add wellness options to promote and protect better health:

Additional routine cleanings	<i>MaxRewards</i> ® feature
Adult fluoride treatments	<i>SmileRewards</i> SM feature

See the next page for more information about the *Lincoln DentalConnect*® wellness solution!

**It's easy to find a dentist close to home or work...
The PPO plan has more than 491,000 access points and 113,000 unique providers nationwide, so it's easy to find a dentist close to you.**

Dental care protects — and detects

Good oral care isn't just a matter of cavities and braces. It's an opportunity to detect more than 120 medical conditions.¹ It's also a chance to protect overall health from the complications that can arise from tooth decay and gum disease.

When your employees make regular visits to the dentist, they are protecting more than their teeth—they are taking a vital step toward maintaining their overall health.

Heart disease and stroke

The same kind of inflammation associated with gum disease and tooth loss could also be occurring in the arteries—and may indicate a higher risk of heart attack or stroke. That doesn't mean tooth brushing can prevent a heart attack. But inflammation and infection found during an annual dental exam serve as a tip-off to more serious health problems.²

Diabetes

Bad breath and bleeding gums are common symptoms of diabetes. Although most dental patients are not aware of this connection, dentists can spot these symptoms, as well as treat the periodontal disease that is more prevalent in diabetic patients. Inflammation that begins in the mouth can make it harder to control blood sugar, so heightened attention to oral health is essential.³

Pregnancy

Hormonal changes due to pregnancy may increase the chance of gum inflammation and disease. Inflammation and infection in general seem to interfere with fetal development, and researchers are looking at a possible link between gum disease and pre-term, low-birth-weight babies.⁴ Routine dental exams and cleaning can help reduce the chance of inflammation and disease.

Osteoporosis

Dental x-rays of the jaw bone may show the first signs of bone loss. Researchers believe that as the density of the jaw bone decreases, this may lead to tooth loss.⁵

Cancer

The earlier cancer is found, the better the survival rate. A prime example is oral cancer, which when caught early has survival rates as high as 80–90%. Dentists can play an important role in early detection, screening for oral cancer and other cancers of the head and neck.⁶

¹ "Oral Health Links Breast Cancer," *Journal of Pharmacy and Bioallied Sciences*, 2011. <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3178963/>

² "7 Health Problems Your Dentist Can Spot," <http://www.everydayhealth.com/dental-health-pictures/health-problems-your-dentist-can-spot.aspx#01>

³ "What Conditions May be Linked to Oral Health?" Mayo Clinic, 2013.

<http://www.mayoclinic.org/healthy-living/adult-health/in-depth/dental/art-20047475?pg=2>

The Lincoln wellness solution: Better smiles, better health

How can you encourage your employees to make the connection between oral and overall wellness—and pursue the regular exams and procedures that can help them protect their health and possibly detect minor problems before they become major?

Lincoln DentalConnect offers standard features and flexible options that support your employees' health and productivity:

Oral cancer detection	A brush biopsy offers a nonsurgical way to detect oral cancer and comes standard in all <i>Lincoln DentalConnect</i> policies. Less invasive FDA-approved oral cancer screening options are also offered.
Additional cleanings	Add an extra third or fourth routine cleaning, especially useful for employees with health conditions that put them at higher risk for gum disease or complications.
Adult fluoride	Help your employees prevent cavities with this optional feature.
MaxRewards® feature	Let your employees roll over some of their unused annual maximums (as long as they visit their dentist once in the calendar year) to build up an account balance for larger claims, helping encourage annual treatments.
SmileRewardsSM feature	Choose to not count Type 1 services (usually preventive) against annual maximums, allowing employees to seek preventive services without worrying they'll max out their benefits.
Lincoln DentalConnect health center website	Ensure your employees have easy access to a variety of online resources, including an informative dental library, assessments to evaluate their oral health, and personalized answers to their oral health questions.
Protection for ears and eyes included	<ul style="list-style-type: none"> • Discount vision services deliver savings on a variety of services and procedures, as well as discounts to fitness facilities and weight loss centers. • Our hearing program offers access to hearing care and hearing aids at discounted rates.

⁴ "Oral Health: The Mouth-Body Connection," WebMD, 2012.

<http://www.webmd.com/oral-health/features/oral-health-the-mouth-body-connection?page=2>

⁵ "Oral Health and Bone Disease," NIH Osteoporosis and Related Bone Diseases National Resource Center, 2012.

http://www.niams.nih.gov/Health_Info/Bone/Bone_Health/Oral_Health/default.asp

⁶ "Survival Rates for Oral Cavity and Oropharyngeal Cancer by Stage," American Cancer Society, 2013.

<http://www.cancer.org/cancer/oralcavityandoropharyngealcancer/detailedguide/oral-cavity-and-oropharyngeal-cancer-survival-rates>

Rely on full service and support

Convenient online services and information

Online tools deliver vital information in English and Spanish, helping your employees:

- Find a dentist
- Calculate costs
- Evaluate risks of tooth decay, gum disease or oral cancer
- Get personalized answers from a licensed dentist
- Check claims status quickly
- Learn more about dental health and treatments with an online library of resources

Easy enrollment

Lincoln provides a variety of tools and services to help your employees quickly and easily get started.

Educational enrollment material helps your employees understand the need for dental insurance

Customized enrollment forms make your job easier

Easy online enrollment means no paper to handle

Enrollment strategies make your enrollment a success



Streamlined administration

Our advanced technology and dedicated service professionals deliver exactly what you need, right when you need it.

Real-time online group administration to save time,
save money and reduce errors

.....
Online access to enrollments, claims and certificates

.....
Quick and smooth implementation

.....
Online bill payment and claims management

.....
Prompt claims processing and service

.....
Experienced customer service representatives

**Learn more about our dental plans – contact your
Lincoln employee benefits expert.**

Data Source: NetMinder www.netminder.com. Data as of: September 2017. The Ignition Group makes no warranty regarding the performance of the data and the results that will be obtained by using the data.

The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks.

Lincoln DentalConnect® DHMO (policy series 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; in Florida, DHMO (policy series LFG7110110) is offered by Solstice Benefits, Inc. a Licensed Prepaid Limited Health Service Organization; Chapter 636 F. S., and administered by Dental Benefit Providers, Inc.; in Texas, DHMO (policy series TX-EOC 08 2010) is underwritten by National Pacific Dental, Inc., Houston, TX. Dental Benefit Providers, Solstice Benefits, Inc., and National Pacific Dental are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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The *Lincoln VisionConnect*® discount vision program is marketed 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, this program is marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. *Lincoln VisionConnect*® is a registered trademark of Lincoln National Corporation.

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