

MISSISSIPPI PUBLIC RETIREES DENTAL OPTION

OFFERED BY: SOUTHERN ADMINISTRATORS AND BENEFIT CONSULTANTS, INC.



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SOUTHERN ADMINISTRATORS AND BENEFIT CONSULTANTS INC. (SABC), ALONG WITH DELTA DENTAL HAVE PUT TOGETHER A DENTAL PLAN FOR RETIRED PUBLIC EMPLOYEES, WHICH GIVES EACH RETIREE AND THEIR DEPENDENTS AN AFFORDABLE CHOICE. THESE PLANS OFFER:

- NO LIMITS ON HOW LONG YOU CAN KEEP THE COVERAGE
- NO WAITING PERIODS AS LONG AS YOU HAVE NO SIGNIFICANT LAPSE IN COVERAGE FROM YOUR EMPLOYER'S PLAN, COBRA OR OTHER CREDITABLE COVERAGE
- BOTH IN AND OUT OF NETWORK COVERAGE
- A LARGE NETWORK OF PROVIDERS
- YOU CAN ENROLL YOUR SPOUSE AND/OR DEPENDENT CHILDREN (UNDER THE AGE OF 26).

YOUR PREMIUMS WILL BE AUTO-DRAFTED FROM YOUR CHECKING OR SAVINGS ACCOUNT EACH MONTH. THE MORGAN WHITE GROUP WILL ADMINISTER THE BILLING AND AUTO-DRAFT.

THEREFORE, YOU WILL HAVE TO COMPLETE THE BANK DRAFT AUTHORIZATION TO SIGN UP FOR COVERAGE. YOU MAY SIGN UP BY COMPLETING THE INCLUDED APPLICATION OR BY GOING ONLINE TO www.sabcflex.com/retirees. IF YOU HAVE ANY QUESTIONS, PLEASE FEEL FREE TO CONTACT US AT 601-856-9933.

Mississippi Public Retiree Dental Option

Delta Dental gives you something to smile about

As the nation's leading dental carrier, Delta Dental makes it easy to protect smiles with a network of quality dentists in the Mississippi area.¹ Plus, flexible plan options and personalized customer service resources² ensure that enrollees can finally prioritize their oral health needs.

Cost savings made simple

With options like **Delta Dental's D&P Maximum Waiver**[®], costs for diagnostic and preventive dental services like routine cleanings, x-rays and exams don't count against plan year maximums. That means enrollees have more dollars for other dental services.

Value-added features beyond dental care

Being your trusted health partner is about more than just dental health — Delta Dental cares about enrollees' overall well-being. That's why this pool has access to preferred pricing on hearing aid and LASIK services through Amplifon Hearing Health Care and QualSight.³ Through these partnerships, enrollees can benefit from 62% average savings off retail hearing aids through Amplifon⁴ and 40-50% savings off the national average price of traditional LASIK.⁵

Plan benefits:

Deductible per calendar year	\$50 per person / \$150 per family Waived for D&P services	
Annual maximum per calendar year	\$1,250 per person D&P services do not count toward annual maximum	
Waiting periods	None	
Monthly rates ⁶ (guaranteed if implemented by 12/31/2020)	Enrollee only: \$37.15 Enrollee + 1 dependent: \$77.34 Enrollee + 2 or more dependents: \$121.54	

Benefits and covered services	Delta Dental PPO Dentist	Non-Delta Dental Dentist
Diagnostic & Preventive Services	100%	100%
Space Maintainers	100%	100%
Basic Restorative	80%	80%
Oral Surgery	50%	50%
Simple Extractions	50%	50%
Endodontics	50%	50%
Surgical and Non-Surgical Periodontics	50%	50%
Major Restorative	50%	50%
Prosthodontics — Fixed & removable	50%	50%
Denture Repair and Relining	80%	80%
Implants	50%	50%

¹ Based on 2017 market share dynamics. Source: IBIS Associates, Inc. 2017 Group Dental Market Profile Report

² All groups have access to Delta Dental's online billing and eligibility tools.

³ Vision corrective services and hearing health care services are not insured benefits. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

⁴ Amplifon Hearing Health Care utilization database, January through December 2018. Discounts or savings may vary by manufacturer, provider and technology level of the hearing aid device.

⁵ Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

⁶ Quoted monthly rates are for Mississippi Schools Pool Plan ID: E-PPO-A-DM2LH2.

Keep Smiling

Delta Dental PPO™



Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at deltadentalins.com. This useful service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members

are covered under your plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, where you can view or print your card with the click of a button.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁴ You can find this date by logging in to your online account.

Newly covered?

Visit deltadentalins.com/welcome.

Save with a PPO dentist



¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

⁴ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.