

DENTAL DIMENSION SERIES

from Nippon Life Insurance Company of America®



 Nippon Life Benefits®

EASIER IS BETTER

Dental insurance can be confusing. Yet it is important for your clients to understand how their dental plan works. At Nippon Life Benefits, our goal is to make explaining dental insurance **EASY**. Our new Dimension Series dental plans are just that, **EASY**.

We have packaged 3 plan designs, each offering a choice of deductible and calendar year benefit maximums. But instead of determining how a service is covered based on which category "Type" it may fall under, Nippon Life Benefits has grouped covered services into **2 EASY categories**: **Preventive Services** and **All Other Covered Services**.

- ▶ Preventive Services (formerly Type 1) – Two Preventive Care visits per year with an In-Network provider are included at no cost sharing to members (subject to having not met their max benefit)
- ▶ All Other Covered Services (formerly Type 2, 3) – All services are covered at the same plan benefit level

Service Received at In-Network providers		
	Preventive Services	All Other Covered Services
	<ul style="list-style-type: none"> • Cleanings • Fluoride Treatment • Oral Cancer Screening • Preventive Exams • Preventive X-Rays • Sealants 	<ul style="list-style-type: none"> • Crowns (stainless steel) • Minor Oral Surgery • Periodontal Prophylaxis • Problem Focused Exams • Problem Focused X-Rays • Restorations/Fillings • Simple Extractions • Implants
Dimension 90	Member pays \$0	Member pays 10% after deductible
Dimension 80	Member pays \$0	Member pays 20% after deductible
Dimension 50	Member pays \$0	Member pays 50% after deductible

Our flexible plan options are supported by exceptional provider networks. At Nippon Life Benefits, we have invested in key partnerships with dental networks that offer great access and competitive discounts.

Aetna Dental Administrators® (ADA)

Over 160,000 Provider Locations Nationwide

Click [Here](#) to find ADA Providers

Dentemax®

Over 275,000 Provider Locations Nationwide

Click [Here](#) to find Dentemax Providers

First Dental Health® (FDH)

Over 29,000 Provider Locations in CA

Click [Here](#) to find FDH Providers

Dimension Series Option Details

► Plan Coverage Options

	Dimension 90	Dimension 80	Dimension 50			
Preventive Services Coinsurance	2 Preventive Care visits per year with an In-Network provider are included at no cost sharing to members (subject to having not met their max benefit)					
All Other Covered Services Coinsurance	IN • 90%	OUT • 90% • 80% • 50%	IN • 80%	OUT • 80% • 60%	IN • 50%	OUT • 50%
Calendar Year Deductible (applies to All Other Covered Services)	• \$50 • \$100 • \$200	• \$50 • \$100 • \$200	• \$50 • \$100 • \$200	• \$50 • \$100 • \$200	• \$50 • \$100 • \$200	• \$50 • \$100 • \$200
Calendar Year Benefit Maximum	• \$1,000 • \$1,500					
Orthodontia Lifetime Maximum (Optional, 50% coinsurance only. Child and/or Adult options available)	• \$1,000 • \$1,500					
Out-of-Network Reimbursement Level	• 90th percentile UCR • Maximum Allowable Charge*					
Plans include	• Implants covered • Open Enrollment • No waiting periods for Timely Entrants with 5+ lives					

* For covered services provided by Out-of-Network Providers, Nippon Life Benefits will reimburse based on policy provisions up to the maximum allowable charge (MAC). Out-of-Network Providers may bill insureds for amounts in excess of the amount reimbursed by Nippon Life Benefits.

Nippon Life Benefits also offers:

- A Comprehensive and Flexible portfolio of employee benefits, including Medical, Dental, Life, Disability and Vision. All priced and designed with your needs in mind.
- Financial Strength and Stability. Nippon Life Insurance Company of America¹ received an **“A-” (Excellent) rating from AM Best**. We are the U.S. subsidiary of Japanese-based Nippon Life Insurance Company, one of the world’s largest mutual insurance companies with **more than \$600 billion in assets**.
- We deliver exceptional service. We’ve earned a national reputation for service excellence and demonstrate our emphasis on respect and honor. In addition to English, Nippon Life Benefits offers multi-lingual customer support in Japanese, Korean, and Spanish.

Benefits may vary by state. For costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your Nippon Life Benefits representative. This Dental Plan is not an Affordable Care Act (ACA) certified dental plan, and does not include coverage for Pediatric Dental Essential Health Benefits as defined by the ACA. See your certificate booklet for details.

¹Nippon Life Insurance Company of America (Nippon Life Benefits), NAIC number 81264, is a member company (subsidiary) of Japan based Nippon Life Insurance Company. Nippon Life Benefits is responsible for its own financial condition and contractual obligations.