

# DENTAL DIRECT REIMBURSEMENT

## *Simply Smart Dental Coverage*

*It's finally here—a way that your company can offset rising dental insurance premiums and continue to provide employees with quality dental care.*

*Dental Direct Reimbursement (DR) is a self-funded plan that frees your company from ever-increasing dental insurance premiums. In fact, the American Dental Association (ADA) endorses DR as an innovative, simple, cost-effective way to provide dental coverage. That's because DR enables you to set your own price for dental benefits now, so you can control next year's dental costs. Your company meets its financial objectives, and your employees can access quality dental care with few, if any concerns—no deductibles and no complex exclusions or limitations.*

*Everyone benefits!*

### **Here's how Dental Direct Reimbursement works.**

- As an employer, you select the percentage of costs that you will cover and the yearly plan maximum.
- Employees choose their own providers—dentists, orthodontists, periodontists--and the plan can either pay the employee or the provider directly.
- All procedures are eligible expenses, except those performed for cosmetic purposes.
- There are no deductibles, no schedules, no usual and customary (UCR) charges, no exclusions, no predetermination of charges, and no claim delays.
- There's no need for insurance company involvement, since claims are predictable. Plan maximums are clearly defined.
- The DR plan is easy to administer and easy for everyone to understand, plus the claim process is hassle-free.

And, unlike traditional dental coverage, with DR you pay only when the covered patient actually visits the dentist. So any unused funds may add up, resulting in greater savings for your company.

### **Take a look at the facts, and you'll see the advantages of DR.**

- The average dental expense per person per year is less than \$200.
- The average dental claim per covered person per year is around \$120.
- On average, there is one claim per covered person per year.
- Insurance company plans, administrative costs, risk charges and taxes consume 12% to 35% of every premium dollar. With DR, administrative costs are only 5% to 8%, in most cases.
- Traditional plans are complex and confusing, and often it is difficult to determine in advance what the plans will pay, if anything.
- Traditional plans require extensive employee education, as well as fielding continuing questions and problems. By contrast, Dental Direct Reimbursement is extremely easy to understand and administer.
- Dental Direct Reimbursement ranks high on employee satisfaction surveys nationwide.

### **What about DR plan administration?**

Plan administration for Dental Direct Reimbursement is easy and cost-effective. There are several options available. It can be outsourced to a third party administrator (TPA) or handled by you. Simplified claims forms, no premium tax liability, and lack of insurance company overhead charges may all contribute to your company's additional savings.

### **Is DR right for your company?**

Companies of all sizes and in many different industries have found that Dental Direct Reimbursement meets their needs for a dental plan that is simple, flexible and cost-effective. Best of all, it also meets employee expectations for quality dental benefits.

### **For more information**

Contact Riedmiller & Associates at [info@riedmiller.com](mailto:info@riedmiller.com) for more details or to request a cost estimate for your company. See why Dental Direct Reimbursement may, quite simply, be a smart move for you.



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with you, for you.™*