



Dear Employee of Fayette County Board of Education:

The Dental Care Plus Group (DCPG) is pleased to be your dental benefits provider. Every DCPG plan comes standard with no waiting periods on any services, no co-payments and no claims to file.

DCPG plans also give you the flexibility to visit either an in-network or out-of-network provider. While the freedom to see any dentist or specialist for services is nice, we strongly encourage you to select an in-network provider: you will not be billed for the difference between the provider's bill and the negotiated discount and may enjoy lower out-of-pocket costs. If you choose to see an out-of-network provider, you may be billed for the difference between the provider's bill and what your plan allows.

To best meet your oral health needs, we are offering you three plan options from which to choose:

DentaSelect PPO **Option 1 (High)** offers the same level of coverage regardless if you choose to see an in-network or out-of-network dentist. It features the highest out-of-network reimbursement level. This plan includes orthodontia for dependent children under age 19 as well as coverage for implants.

DentaSelect PPO **Option 2 (Mid)** has the same in-network benefits as option 1. However, you will see a savings in premium due to a lesser out-of-network reimbursement level. This plan also features orthodontia for dependent children under age 19 as well as coverage for implants.

DentaSelect PPO **Option 3 (Low)** offers the same level of coverage both in- and out-of-network, with an emphasis on preventive services. This option offers the lowest premium due to lower in-network coverage on basic and major services.

Listed below are the bi-weekly premiums for 24 payroll deductions:

	<b>DentaSelect PPO Option 1 (High)</b>	<b>DentaSelect PPO Option 2 (Mid)</b>	<b>DentaSelect PPO Option 3 (Low)</b>
Employee	\$16.39	\$14.44	\$6.68
Employee + 1	\$31.85	\$28.22	\$12.81
Employee + Dependents	\$37.42	\$34.99	\$13.21
Family	\$58.55	\$54.46	\$20.24

To enroll in any of the plans, please complete the enclosed enrollment form in its entirety. **Be sure to mark the appropriate box at the top of the form as to which plan you are selecting – Low, Mid or High.** For dependent coverage: Qualified dependents are eligible until the end of the calendar year in which they turn 26 years of age. No proof of student status is required. Dependents are covered for orthodontia until age 19.

Should you have additional questions, attend one of the scheduled information meetings or contact DCPG's customer service team by calling (800) 367-9466. Live customer service is available Monday through Friday from 8:00 am until 4:30 pm EST.

Thank you for entrusting us with your dental benefits needs.

Sincerely,

The Dental Care Plus Group