



NMR DENTAL

Dental Insurance Plans for Groups of 2 or More

For agent use only. This is not an advertisement to be used for solicitation of prospective insureds. The sole purpose is for agent recruitment and to invite agents to offer our products to their clients.

Plans underwritten by:

 **Madison National
Life Insurance Company**
Independence Holding Group

 **Standard Security
Life Insurance Company**
Independence Holding Group

Custom Options

Groups of five or more can build the plan they want by choosing up to three plan designs:

Frequency Limits	Increase cleanings to 3 per year	
Type of Service	Move endodontics and/or periodontics from Basic to Major	
Deductible	Waive for Preventive/Diagnostic \$0 • \$25 • \$50 • \$75 • \$100 Annual	
Annual Maximums	\$250 • \$500 • \$750 • \$1,000 • \$1,250 • \$1,500 • \$2,000 and/or MaxGrow	
Waiting Periods	Preventive, Diagnostic, Basic Major	0 • 3 • 6 • 9 • 12 months 0 • 3 • 6 • 9 • 12 • 18 • 24 months
Orthodontia	Coinsurance Annual Maximum Lifetime Maximum	25% or 50% \$250 • \$375 • \$500 • \$625 • \$750 \$500 • \$750 • \$1,000 • \$1,250 • \$1,500
Other Options	Veneers, Implants	
Coinsurance*	Preventive Diagnostic Basic Major Ortho	70% • 80% • 90% • 100% 70% • 80% • 90% • 100% 50% • 60% • 70% • 80% 30% • 40% • 50% • 60% 25% or 50%

*Indemnity only

Standard NMR Dental Plans

Service	Rainier Plan			Cascade MaxGrow Plan	Summit Plan
	Base Plan	Buy-Up 1	Buy-Up 2		
Preventive Cleanings, Exams, Sealants, Fluoride	80% 1 per 6 months	80% 1 per 6 months	100% 1 per 6 months	100% 1 per 6 months	100% 1 per 6 months
Diagnostic Bitewing X-rays Full mouth X-rays	80% 1 per year 1 per 3 years	80% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years	100% 1 per year 1 per 3 years
Basic Fillings, Extractions, Repairs, Endodontics, Periodontics, Oral Surgery	80%	80%	90%	80%	90%
Major Crowns, Bridges, Implants	50% 12 month waiting period	50% 12 month waiting period	60% 12 month waiting period	50% 12 month waiting period	50%
Deductible Annual Maximum	\$100 lifetime \$750	\$100 lifetime \$1,500	\$100 lifetime \$1,500	\$100 lifetime \$750/\$1,250/\$1,750	\$100 lifetime \$2,000

The NMR Dental Advantage

History of Excellence

As an Independent Marketing Organization, NMR has a history of innovative product design and administrative support services to our agents. As a member of the Brokers Health Insurance Network since 1990, we have been able to bring health related products to the Northwest. We are pleased to offer the new NMR Dental Advantage product.

Flexible Plan Design

Available to groups of two or more, the NMR Dental portfolio is available as PPO or indemnity plans. Insureds have the freedom to visit any dentist, but experience lower out-of-pocket costs when choosing an in-network provider.

Groups of five or more can customize benefits to meet different or varying budgets with greater plan choices while groups with less than five can choose from one of the three standard plans.

Our flexible options include MaxGrow and Continuous Open Enrollment.

With MaxGrow, employees enjoy a graded annual maximum in year 2 and year 3 regardless of their annual plan usage. With MaxGrow, the annual maximum amount simply increases by \$500 each year, depending upon the option chosen by the group, helping decrease out-of-pocket expenses.

With Continuous Open Enrollment, voluntary groups can allow employees to join the plan anytime with no late entrant penalties or restrictions.

Underwriting Guidelines

Employee Choice

Our underwriting guidelines below make it easy for groups to meet participation requirements.

Plus, groups of just five or more have several plan choices and can build the plan they want by customizing:

- Waiting periods
- Coinsurance
- Cleaning frequency
- Deductible
- Orthodontia
- And more

Participation Requirements

Eligible Employees	Participation
2-4	100% including dependents, no waivers
Voluntary 5+	Five lives, waivers not applicable
Employer paid 5+	75% enrolled, waivers accepted





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Underwritten by Madison National Life Insurance Company, Inc., a Wisconsin insurance company. Madison National, rated A- (Excellent) by A.M. Best, is a Member of the IHC Group. In New York and New Hampshire, underwritten by Standard Security Life Insurance Company of New York, also rated A- (Excellent), also a Member of the IHC Group. Policy form MNL-GDEN-POL0505 or SSL-GDEN-POL0505.

The IHC Group is an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. The IHC Group has been providing life, health and stop-loss insurance solutions for over 25 years. For information on Independence Holding Company and the IHC Group, see www.ihcgroup.com.

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