

Sample Company Voluntary Dental Plan

The Case for Dental Insurance® - Why is it a good value?

What does 100% PREVENTIVE CARE & PRETAX SAVINGS really mean?

Average Check up & Cleaning Cost (Adult)	\$100.00
Average Check up & Cleaning Cost (Child)	\$75.00
Average Bitewing X-rays Cost (1Set/Yr.)	\$45.00
Avg. Adult Cost per year (2 Cleanings/1 Set X-rays)	\$245.00
Avg. Child Cost per year (2 Cleanings/1 Set X-rays)	\$195.00

Dental Cost Summary

<u>Premium</u>	<u>Employee Only</u>	<u>Employee + One</u>	<u>Employee + Two</u>	<u>Employee + 3</u>	<u>Employee + 4</u>
Employee Monthly Cost	\$25.00	\$50.00	\$80.00	\$80.00	\$80.00
Tax Savings-FICA/State/Federal *	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>	<u>X .70</u>
Cost After Tax Savings	\$17.50	\$35.00	\$56.00	\$56.00	\$56.00
	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>	<u>X 12</u>
Annual Cost	\$210.00	\$420.00	\$672.00	\$672.00	\$672.00
 <u>Final Cost</u>					
	<u>Employee Only</u>	<u>Employee + One</u>	<u>Employee + Two</u>	<u>Employee + 3</u>	<u>Employee + 4</u>
Annual Cost	\$210.00	\$420.00	\$672.00	\$672.00	\$672.00
Cleaning/Exams/X-rays	<u>\$245.00</u>	<u>\$490.00</u>	<u>\$685.00</u>	<u>\$880.00</u>	<u>\$1,075.00</u>
Annual Net Employee Cost	-\$35.00	-\$70.00	-\$13.00	-\$208.00	-\$403.00
	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>	<u>/ 52</u>
Weekly Net Employee Cost Includes	-\$0.67	-\$1.35	-\$0.25	-\$4.00	-\$7.75
Coverage for Bridges, Crowns, Dentures, Extractions, Fillings, Root Canals, Periodontia, Child Ortho etc.		<i>Family of 2</i>	<i>Family of 3</i>	<i>Family of 4</i>	<i>Family of 5</i>
 * Assumes 30% Savings from Reduced Taxation for FICA, STATE, & FEDERAL					