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**DIRECT
ACCESS**

Important Facts

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• Important Information

- It is estimated that 40% to 50% of the US population has no dental coverage.
- The ACA (aka “Obamacare”) has placed renewed emphasis on dental coverage among all ages
- Medicare does not offer dental coverage, meaning there is a large segment of the market not being appropriately serviced.

Source: (Managed Dental Care, August 2008)

Important Facts

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• The ACA and Dental Coverage

- Pediatric Dental care is one of the 10 “essential” health benefits (EHB)
- “Pediatric Dental” is defined in each state
 - UT = up to age 19, preventive only (cleaning, exam, some x-rays, some sealants). May be combined medical/dental deductible.
- Mandates say that medical carriers must be either include pediatric dental or be ‘reasonably assured’ that it is available stand-alone.
- Dental coverage is not subsidy eligible
- **No known penalties for not carrying dental coverage**

Important Facts

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• The ACA and Direct Access

- Does Direct Access satisfy the “Pediatric Dental” requirement?
 - No...However, consider your client’s true dental needs
 - No coverage required for adults.
 - Pediatric dental benefits may not be paid until the medical deductible is satisfied.
 - Smaller dental provider networks offer fewer dentists for members.
 - Minimal coverage can ‘surprise’ clients if they expect to have a comprehensive dental plan
 - Consider coverage for what your client’s actually need
 - Fillings, Crowns, Dentures, Implants, etc. will all have either no coverage or strict limits to protect the insurer

• What is DirectACCESS ?

- Direct Access is not insurance. It is a fee-for-service discount plan
- Direct Access members access the exact same discounts Dentist Direct receives with thousands of members nationwide.
- **150,000** participating locations nationwide with **2,500+** in UT (www.dentistdirectaccess.com)
- ALL PROVIDERS ARE ACCEPTING NEW PATIENTS

- **How much can I save?**
 - Average discounts are 15% to 60% (or higher)
 - Off what?
 - Direct Access discounts are calculated based off data from the 2007 Survey of Dental fees performed by the ADA, in-house claims data, and other national fee profiling services.
 - Direct Access offers a **pre-set fee schedule**, not an arbitrary percentage off

Example Savings...

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Actual Dental Visit – single member

Procedure	Billed	Discount	Paid
X-Rays	\$37.00	49%	\$19.00
Limited Oral Eval	\$58.00	59%	\$24.00
Filling – Resin (2)	\$143.00	44%	\$80.00
Filling – Resin (3)	\$210.00	51%	\$104.00
TOTALS:	\$448.00	49%	\$227.00

Example Savings...

Actual Dental Visit – [family of 3](#)

Procedure	Billed	Discount	Paid
17 Total Procedures	\$1,214.00	47%	\$645.00

- **What about dental insurance?**
 - Individual dental insurance is **NOT** the same as group dental insurance. It is full of:
 - Limitations
 - Exclusions
 - Waiting Periods
 - Very Expensive Monthly Premium
 - When do you want dental insurance?
 - When you need to use it – but there are restrictions

- A Recent Consumer Report Survey found
 - 43% of respondents delayed dental care **because of cost**
 - Even those with insurance put off treatment
 - 23% because **insurance wouldn't cover it**
 - 24% because they had already **exceeded the their benefit maximum** for the year
 - The report notes that having dental insurance is better than not having it, **especially if an individual's insurance is job-based**. But don't expect free or nearly free care. CR's survey found that of the 71 percent of respondents who had dental insurance, 90 percent received some sort of coverage, but **only 46 percent said it covered more than half of the cost**.

Source: http://articles.courant.com/2012-01-28/business/hc-consumer-reports-dental-care-20120128_1_dental-health-health-centers-consumer-reports

Insurance vs. Direct Access

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Example Basic Dental Expenses With Insurance

Single Member	With Traditional Dental Insurance	Direct Access
Total Premiums/Membership Fees	\$384.00 (\$32/mo)	\$108.00
Deductible	\$50.00	\$0.00
In Depth Check-up	\$0.00	\$26.00
Full Mouth X-Rays	\$0.00	\$48.00
Prophylaxis - Adult	\$0.00	\$40.00
White Filling - Molar	\$27.00	\$68.00
	\$461.00	\$278.00
	Total Savings	\$171.00

Insurance vs. Direct Access

Example Major Dental Expenses With Insurance

Single Member

	With Traditional Dental Insurance	Direct Access
Total Premiums/Membership Fees	\$384.00 (\$32/mo)	\$108.00
Deductible	\$50.00	\$0.00
In Depth Check-up	\$0.00	\$26.00
Full Mouth X-Rays	\$0.00	\$48.00
Prophylaxis - Adult	\$0.00	\$40.00
Root Canal Usually Subject to Waiting Period	\$400.00	\$500.00
	\$834.00	\$710.00
	Total Savings	\$112.00
	Total Savings if Root Canal in Waiting Period	\$512.00 12

- **Frequently asked Questions**

- What if my dentist isn't part of the network?
 - Only participating dentists offer a discount
- What if I get a cash discount when I visit the dentist?
 - Why would a dentist give you the same discount as a large insurance company?
- Are the discounts legitimate?
 - Set fee schedule not an arbitrary percentage discount
- Isn't insurance better?
 - That's for you to decide, but, we typically say that **"Direct Access is not insurance...its better"**

Why haven't I heard this before?

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- Excerpt from dental industry publication about individual dental insurance plans:

- “...insurers do have one advantage in marketing to individuals: ***they are less likely to sit down and do the actuarial math.*** ‘I’m not so sure that all patients, particularly individuals, go through this exercise.’”

» David Zatz, Senior Consultant at Towers Perrin, *Managed Dental Care* 8/08

- ***The Direct Access Plan is not insurance...its better!***

- How do I enroll?
 - Online at www.dentistdirectaccess.com
 - Paper enrollment form (can mail or fax)
 - You can also include Vision, Hearing, & Rx Discounts
- How do I use the membership?
 - Card arrives in 7 to 10 business days after enrollment
 - Choose a participating dentist from website
 - Present card at the dental office to receive discounts
 - No waiting, no exclusions, no restrictions
 - Typically pays for itself on the first visit

Important Information

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- *Product available in 47 states:*
 - *Not in MT, VT, WA*
- Direct Access is not insurance. This program offers discounts only at participating providers and the applicant is responsible to pay the discounted fees negotiated with contract providers. This plan is administered by Dentist Direct, LLC located at 75 South 500 West, Bountiful, UT 84010, 1-866-696-6527.

Important Information

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- *Commissions - 40% paid twice a month*
- *Broker WEBSITE (www.directaccesssales.com)*
 - *Online Commission Statements*
 - *Provider Search*
 - *Sample Discounts*
 - *Cost Estimator*
- Direct Access is not insurance. This program offers discounts only at participating providers and the applicant is responsible to pay the discounted fees negotiated with contract providers. This plan is administered by Dentist Direct, LLC located at 75 South 500 West, Bountiful, UT 84010, 1-866-696-6527.

Broker's Site

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The screenshot shows a web browser window with the address bar displaying "directACCESS" and "directaccesssales.com". The website header features the "dD dentistDIRECT™ DENTAL PLANS" logo and the tagline "It's not insurance, its better." A navigation bar includes links for "What is directACCESS", "Become Appointed", "FAQ", "Contact", "Vision/Hearing/Rx", and "Find a Dentist". A "Broker Login" button is located in the top right corner.

On the left side, there is a "BECOME APPOINTED" form with fields for "Contact Name", "Email", and "Message", followed by a "SUBMIT" button. Below the form are social media icons for Facebook, Twitter, and LinkedIn, and a testimonial quote: "directACCESS is great because it's simple: you save money-more than the membership fee! Nobody can make going to the dentist 'fun' or 'cheap,' but directACCESS makes it considerably less expensive. I've never had a client complain that they weren't getting their money's worth out of the plan. Also, dentists love the absence of paperwork and no claim to submit."

The main content area features a large image of a smiling woman with the headline "Become appointed to sell if you're not already appointed." Below this, a list of benefits is shown with green checkmarks: "40% First-year Commission with lifetime renewals", "Save up to 60% or more at participating dentists nationwide", "No Limitations, Exclusions, Waiting Periods or Maximums", "30-Day Money-Back Guarantee", and "Plans start at just \$8/month".

At the bottom, there are two sections: "Newsletters" with links for "June/July 2014 Broker Newsletter", "May 2014 Broker Newsletter", and "April 2014 Broker Newsletter"; and "Examples of Members' Savings" with links for "Example Member 1", "Example Member 2", and "Example Member 3".

The Windows taskbar at the bottom shows various application icons and a system clock indicating 1:34 PM on 8/26/2014.

Provider Search

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Search

directaccesssales.com/find-a-dentist?search=84010&filter=&type=location&isName=0

dentistDIRECTTM
DENTAL PLANS

What is directACCESS Become Appointed FAQ Contact Vision/Hearing/Rx Find a Dentist

Search Menu

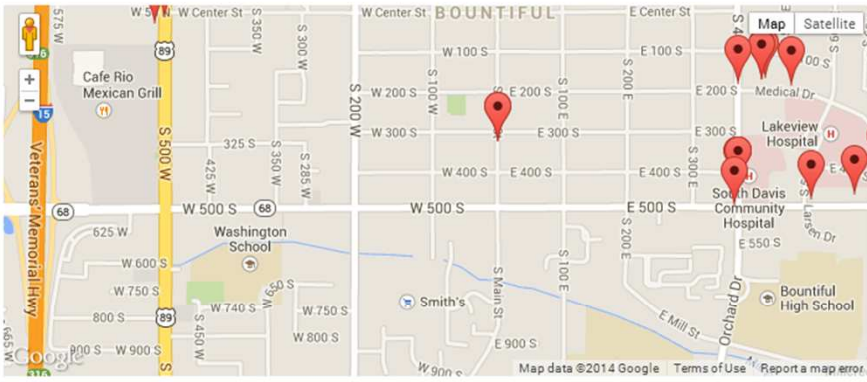
- Search By Procedure
- Search By Specialty
- Search By Dentist Name

Find your local dentist

Average Cost
\$296
What does this mean?

Member Price
\$173
What does this mean?

Savings
42%



There are 121 providers near 84010. Search limited to 100 dentists. Radius 5 Miles

1 2 3 4 5 6 7 8 9 10

JAMES KEDDINGTON

Member Price: Find on Map

1:45 PM 8/26/2014

Provider Search cont'd

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Search x

directaccesssales.com/find-a-dentist?search=84010&filter=&type=location&isName=0

Dentist Name	Member Price	Find on Map
JAMES KEDDINGTON General Dentist 1480 S ORCHARD DR #109 BOUNTIFUL, UT 84010 More Procedures >>	\$128 What does this mean? View Phone #	Find on Map
BENJAMIN E HADFIELD - DDS General Dentist 1480 S ORCHARD DR STE 102 BOUNTIFUL, UT 84010 More Procedures >>	\$128 What does this mean? View Phone #	Find on Map
JOHN CHRISTENSEN CHRISTENSEN, JOHN General Dentist 1480 S. ORCHARD DR. BOUNTIFUL, UT 84010 More Procedures >>	\$128 What does this mean? View Phone #	Find on Map
BENJAMIN E HADFIELD - DDS HADFIELD DENTAL PLLC General Dentist	\$157	Find on Map

Windows taskbar: 1:43 PM 8/26/2014

Broker Login

The
Dental Plan
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The screenshot shows a web browser window with the address bar displaying `directaccesssales.com//profile`. The page features the **dentistDIRECT™ DENTAL PLANS** logo and the tagline *It's not insurance, its better.* A navigation bar includes links: [What is directACCESS](#), [Become Appointed](#), [FAQ](#), [Contact](#), [Vision/Hearing/Rx](#), and [Find a Dentist](#). A **Broker Login** button is visible in the top right corner. The main content area is titled **User Profile** and **BROKER SAMPLE (DD03)**. It contains a sidebar with buttons: [Broker Home](#), [Commission Reports](#), [Cost Estimator](#), [Enroll a Client](#), [Training & Tools](#), [Submit a Testimonial](#), and [Logout](#). The main section is titled **My Account** and displays the text: *Please select an option from the left.* The footer contains the copyright notice: *Copyright © 2014 Dentist Direct. All Rights Reserved. Web Design by i4 Solutions*. The Windows taskbar at the bottom shows the time as 1:35 PM on 8/26/2014.

Sample Savings

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directaccesssales.com/File x

directaccesssales.com/File/a48d4993-2991-4420-b4d2-527d7b9b0202

Example Percentage Savings *directACCESS* Dental Plans (Level 1)

Procedure Name and Dental Code	Average Price	<i>directACCESS</i> Member Price	Savings
Adult Cleaning (D1110)	\$87.00	\$43.00	51%
Bitewings X-Rays (D0274)	\$63.00	\$27.00	57%
Crown (D2740)	\$1,098.00	\$605.00	45%
Deep Cleaning (D4341)	\$246.00	\$112.00	54%
Extraction Erupted Tooth (D7140)	\$165.00	\$61.00	63%
Front Root Canal (D3310)	\$692.00	\$350.00	49%
Full Mouth X-Rays (D0210)	\$124.00	\$53.00	57%
Implant (D6010 + D6058)	\$3,377.00	\$1,766.00	48%
In-Depth Oral Exam (D0150)	\$85.00	\$32.00	62%
Lower Denture (D5120)	\$1,631.00	\$730.00	55%
Molar Root Canal (D3330)	\$967.00	\$505.00	48%
Panoramic X-Ray (D0330)	\$105.00	\$48.00	54%
Periodic Oral Exam (D0120)	\$48.00	\$23.00	52%
Upper Denture (D5110)	\$1,631.00	\$730.00	55%
White Filling 1-surface (D2931)	\$173.00	\$74.00	57%
White Filling 4-surface (D2394)	\$330.00	\$130.00	61%

This schedule is not meant to be a comprehensive listing of all possible dental charges or discounts. This fee schedule is for illustrative purposes only and is subject to change January 1st of each year or at the discretion of Dentist Direct, LLC. Some contracted dentists in your state may utilize a different fee schedule. Please contact your dentist or call Dentist Direct at 1-866-696-6527 to

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8/26/2014

Cost Estimator Search

The
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The screenshot shows a web browser window with the URL `directaccesssales.com/profile/settings/CostEstimator`. The page features the dentistDIRECT logo and the tagline "It's not insurance, its better." A navigation bar includes links for "What is directACCESS", "Become Appointed", "FAQ", "Contact", "Vision/Hearing/Rx", and "Find a Dentist". The "User Profile" section is active, displaying a sidebar with links like "Broker Home", "Commission Reports", "Cost Estimator", "Enroll a Client", "Training & Tools", "Submit a Testimonial", and "Logout". The main content area is titled "Cost Estimator" and includes a "Start a New Search" button. It instructs users to use the Direct Access cost estimator to estimate dental expenses and provides a dropdown menu to "Choose your dentist", currently showing "COOK, MATTHEW, 1480 SOUTH ORCHARD DRIVE, BOUNTIFUL, UT, 84010". Below this, a section titled "Please enter up to 6 procedure codes:" contains a list of input fields. The first field is populated with "D0120", the second with "D0274", and the third with "D1110". A dropdown menu is open for the third field, showing "D1110, prophylaxis - adult". A "Submit" button is located at the bottom of the input fields. A text box on the right explains that the cost estimator provides actual prices and requires CDT codes. The footer includes copyright information for 2014 and the website design credit to i4 Solutions. The Windows taskbar at the bottom shows various application icons and the system clock indicating 1:50 PM on 8/26/2014.

User Profile

directaccesssales.com/profile/settings/CostEstimator

Broker Login

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It's not insurance, its better.

What is directACCESS | Become Appointed | FAQ | Contact | Vision/Hearing/Rx | Find a Dentist

User Profile

BROKER SAMPLE (DD03)

Broker Home | Commission Reports | Cost Estimator | Enroll a Client | Training & Tools | Submit a Testimonial | Logout

Cost Estimator

Start a New Search

Use the Direct Access cost estimator to estimate your dental expenses. Because contracts specific to each dentist and specific to each procedure code, you will need to select your dentist and select the procedure code to get an accurate estimate.

Choose your dentist

COOK, MATTHEW, 1480 SOUTH ORCHARD DRIVE, BOUNTIFUL, UT, 84010

Please enter up to 6 procedure codes:

D0120
D0274
D1110
D1110, prophylaxis - adult

Submit

This cost estimator provides the actual prices that your client's will pay for each selected procedure at the chosen dentist. You must use actual CDT Codes for accurate pricing. The cost estimator will auto-populate once you begin entering a code. Due to complexities in provider contracting, duplicate provider entries may appear. Member will receive the LOWEST AVAILABLE PRICE when receiving care. You may need to search multiple provider entries to determine the appropriate price for your client. The price shown is specific to the provider selected. Remember, average Specialty fees are substantially higher than the blended average shown under "Average Cost." Members can expect discounts of 10% to 25% or more at contracted Specialists. If you have questions regarding this cost estimator, please contact us at 1-866-696-6527 or click the "Contact Us" link above.

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Cost Estimator Results

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User Profile x

directaccesssales.com/profile/settings/CostEstimator

Start a New Search

Commission Reports

Cost Estimator

Enroll a Client

Training & Tools

Submit a Testimonial

Logout

Use the Direct Access cost estimator to estimate your dental expenses. Because contracts specific to each dentist and specific to each procedure code, you will need to select your dentist and select the procedure code to get an accurate estimate.

Choose your dentist

COOK, MATTHEW, 1480 SOUTH ORCHARD DRIVE, BOUNTIFUL, UT, 84010

Please enter up to 6 procedure codes:

D0120

D0274

D1110

Submit

This cost estimator provides the actual prices that your client's will pay for each selected procedure at the chosen dentist. You must use actual CDT Codes for accurate pricing. The cost estimator will auto-populate once you begin entering a code. Due to complexities in provider contracting, duplicate provider entries may appear. Member will receive the LOWEST AVAILABLE PRICE when receiving care. You may need to search multiple provider entries to determine the appropriate price for your client. The price shown is specific to the provider selected. Remember, average Specialty fees are substantially higher than the blended average shown under "Average Cost." Members can expect discounts of 10% to 25% or more at contracted Specialists. If you have questions regarding this cost estimator, please contact us at 1-866-696-6527 or click the "Contact Us" link above.

Code	Description	Typical Price	DirectACCESS Price	Savings
D0120	periodic oral evaluation - established patient	\$48	\$25	48%
D0274	bitewings - four films	\$63	\$33	48%
D1110	prophylaxis - adult	\$87	\$47	46%
	Total	\$198	\$105	47%

Compare to dentists within:

2 Miles

Search

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Cost Estimator Comparison

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User Profile x

directaccesssales.com/profile/settings/CostEstimator

2 Miles

Search

Cost Estimator Comparison

Sort by Name Sort by Price Start a New Search

Dentist's Name	Address	Specialty	Total Price
CHRISTENSEN, JOHN	1480 S ORCHARD DR BOUNTIFUL, UT 84010	General Dentist	\$93.00
CHRISTENSEN, JOHN	1480 S. ORCHARD DR. BOUNTIFUL, UT 84010	General Dentist	\$93.00
KEDDINGTON, JAMES	1480 S ORCHARD DR #109 BOUNTIFUL, UT 84010	General Dentist	\$93.00
HADFIELD, BENJAMIN	1480 S ORCHARD DR STE 102 BOUNTIFUL, UT 84010	General Dentist	\$93.00
WRAY, SYDNEY	395 E 500 S BOUNTIFUL, UT 84010	General Dentist	\$93.00
LARSEN, PAUL	395 E 500 S BOUNTIFUL, UT 84010	General Dentist	\$93.00
ELMER, JONATHAN	55 E 2200 S BOUNTIFUL, UT 84010	General Dentist	\$93.00
CANNON, HYRUM	55 E 2200 S BOUNTIFUL, UT 84010	General Dentist	\$93.00
FLYNN, DAVID	460 S 400 E BOUNTIFUL, UT 84010	General Dentist	\$93.00
TOONE, KENT	460 S 400 E BOUNTIFUL, UT 84010	General Dentist	\$93.00
FLYNN, DAVID	460 S. 400 E. BOUNTIFUL, UT 84010	General Dentist	\$93.00
EDWARDS, MARK	469 E MEDICAL DRIVE #108 BOUNTIFUL, UT 84014	General Dentist	\$93.00
BRINKERHOFF, MATTHEW	469 E MEDICAL DR #108 BOUNTIFUL, UT 84010	General Dentist	\$93.00
ALBERTELLI, ROBERT	319 S MAIN ST BOUNTIFUL, UT 84010	General Dentist	\$93.00
	415 S. MEDICAL DR #B100	General	

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