



ENROLLMENT GUIDE

KEEPING YOU AND YOUR FAMILY SMILING FOR A LIFETIME

ENROLL TODAY!

AN INSURED SMILE IS A HEALTHY SMILE

Regular dental check-ups prevent and detect dental problems *before* they turn into something serious. SDC's dental plans focus on preventive services like cleanings and exams that can help you avoid major dental procedures...and save you thousands of dollars. Plus, you can save even more by visiting a dentist in our network! The example below is based on an adult cleaning and periodic exam billed at \$100 by the dentist and covered at 100% under preventive services. Compare the member's cost for in-network (IN) and out-of-network (OON) to no insurance (NI).

	IN	OON	NI
SDC Pays	\$85	\$85	--
Network Discount	\$15	\$0	--
Member Pays	\$0	\$15	\$100

Figures above are for illustrative purposes only. Your SDC Schedule of Benefits and costs will vary.



SUPERIOR SMILES START WITH SUPERIOR DENTAL CARE

SUPERIOR SMILE = SUPERIOR HEALTH Good dental health and hygiene supports overall health and wellness. Untreated dental issues can lead to major medical conditions and diseases that can affect your entire body, not to mention costly and painful oral health problems. In addition to oral conditions, there are currently over 100 different overall health conditions that can be detected by your dentist at a regular check-up. Dental coverage through SDC offers financial protection for your oral health *and* helps care for your general health in the process.

A SMILE ON YOUR FACE AND MONEY IN YOUR POCKET The discomfort that can be experienced with dental problems is hard enough, but the financial burden is usually worse. Without dental insurance, dental procedures can be very costly, easily reaching thousands of dollars and up. While routine check-ups can help avoid serious dental procedures, your SDC dental plan will be there to ease your out-of-pocket costs if they become necessary.

PROTECT YOUR SMILE Dental issues can affect speech, self-esteem and even attendance at school or work. By visiting a dentist on a regular basis under your SDC dental plan, dental problems can be diagnosed and treated early...and you can avoid the pain and inconvenience of an unhealthy smile.

SMILES FOR MILES (AND SUPERIOR SAVINGS, TOO!) SDC's extensive network of trusted dentists and specialists means *superior* selection for you! Plus, visiting a network dentist protects you from 'balance billing' (*when a dentist bills you for the difference between their full charge and the amount SDC pays them*)...which means an average of 20% savings on dental care provided by a network dentist under your SDC dental plan!

PROTECT
YOUR
SUPERIOR
SMILE

People with dental insurance are twice as likely to visit the dentist for cleanings and exams, since these services are covered by most dental plans and can prevent costly dental work. To protect your smile, schedule regular dental check-ups under your SDC dental plan.

DENTAL CHECK-UPS GO WAY BEYOND YOUR SMILE

Your SDC dental plan includes *preventive services* – be sure to take advantage of this benefit by visiting your dentist regularly for check-ups. Your dentist is looking for much more than just problems with your teeth and mouth, including:

Oral Cancer: Lesions in the mouth can be a sign of oral cancer.

Heart Disease: Inflamed gums and loose or missing teeth can be signs of heart disease.

High Blood Pressure: Red, swollen gums can indicate high blood pressure.

Osteoporosis: Accelerated bone loss around teeth may be associated with osteoporosis.

Acid Reflux: Erosion of the enamel on the back of teeth can indicate acid reflux.

Diabetes: Discolored gums that pull away from the teeth, bad breath, and dry mouth can signal diabetes.

Sleep Apnea: Dry mouth, red inflamed gums, and increased rate of decay or wear on the teeth can signal sleep apnea.

Kidney Disease: Sweet-smelling breath can be a sign of kidney disease.

Leukemia: Swelling and bleeding gums may indicate leukemia.

Addison's Disease: Pigmentation in the mouth is a sign of Addison's disease, a hormonal disorder.

Anemia: A smooth, flat tongue could indicate iron-deficiency anemia. Dark red patches on the underside may indicate pernicious anemia, a vitamin B12 deficiency.

Yeast Infection: Cracked lips could indicate candida albicans, a type of yeast infection.

Crohn's Disease: Swelling and lesions in the mouth are early signs of Crohn's disease, an inflammatory bowel disorder.

There are many benefits to regular dental check-ups beyond simply caring for your teeth. Don't skip dental check-ups—they could save your life!



CARE FOR YOUR SMILE, PROTECT YOUR HEALTH

Your mouth is filled with mostly harmless bacteria. However, when not kept under control by brushing, flossing, and regular dental check-ups, these bacteria may cause gum disease that leads to problems in other parts of your body such as:

Endocarditis: Gum disease can allow bacteria to enter your bloodstream, causing endocarditis, an infection of the inner lining of the heart.

Cardiovascular Disease: Heart disease, clogged arteries and stroke may be linked to oral bacteria, possibly due to chronic inflammation from periodontitis, a severe form of gum disease.

Premature Birth/Low Birth Weight: Gum disease is linked to premature birth and low birth weight.

Alzheimer's Disease: Gum disease may cause bacteria to reach the brain and lead to dementia.

Without SDC dental coverage, the cost of an emergency dental procedure that wasn't detected and treated early can easily reach thousands of dollars. Choose SDC and let us help you save your hard-earned money while protecting your smile!

KEEP YOUR
MONEY IN
YOUR POCKET
AND A SMILE
ON YOUR FACE



KEEPING YOU SMILING FOR A LIFETIME

At Superior Dental Care (SDC), we keep your costs down by working very differently than other insurance companies. SDC is owned and operated by our participating dentists, who ask that we hold our profit down to a mere 2-5% each year. So, rather than using your dental insurance premiums to earn profits, we use them to help you afford your dental work and protect you and your family from paying more than your share at each visit. Keeping you smiling for a lifetime and your money in your pocket...it is because of these differences that *SDC leads the way in dental benefits.*

REASONS TO SMILE WITH SDC

Quality Network: With SDC, you get quantity and quality. Our network offers a wide selection of dentists and specialists to choose from throughout Ohio, Kentucky, Indiana, and beyond. And, since all of our network dentists are thoroughly reviewed prior to being accepted into our network, you can be assured of the highest quality of care.

Less Money Out-of-Pocket: Your SDC dental plan provides superior coverage for your smile and relief for your wallet. Plus, you save even more simply by visiting a network dentist. This protection from 'balance bills' typically adds up to about a **20%** savings, which is a significant reason to stay within the network!

Superior Service: SDC's member service team maintains a 98% member satisfaction rating. During business hours (Monday - Friday, 7:30 am - 5:00 pm), you will always speak to a live person from our office with the knowledge and experience to help—never a machine or contracted telephone operator with no connection to SDC.

Online Access: Superior Direct Connect, our secure online account management system, allows you to view benefit levels, check claim status, make changes to contact information, request EOB's (Explanation of Benefits), print a temporary ID card, request a new ID card, and more.

Find-A-Dentist: Available from any page on our website, www.superiordental.com, our Find-A-Dentist tool allows you to find a network dentist near you or quickly determine if your current dentist participates in SDC's network.

Dental Health Tips: The member section of our website features dental health tips to help you and your family learn more about taking care of your smile.

Online Chat: Our website at www.superiordental.com features **Superior Online Support** (S.O.S.), a secure online chat service that allows you to get immediate answers to questions about your SDC membership.

Social Media: Connect with SDC on Facebook (www.facebook.com/Superior.Dental.Care), Twitter (www.twitter.com/SDCsmiles) and Pinterest (www.pinterest.com/SuperiorDental) for dental health tips, SDC news, special contests, savings opportunities on dental health products, and more.



800.762.3159 | 937.438.0283
www.superiordental.com



Your employer has selected a **SUPERIOR** dental plan for you to elect. Enroll today to protect your smile, save your money, support your overall health and wellness...and let SDC keep you *smiling for a lifetime!*