

CarePlus
Dental Plans

Broker Guide



About CarePlus

Our mission.

To continually provide individuals and businesses with exceptional dental benefits while delivering high quality care at the best price.

Our history.

Chartered in 1983, CarePlus Dental Plans, Inc. is a non-profit Limited Service Health Organization (LSHO) licensed and regulated by the State of Wisconsin Office of the Commissioner of Insurance. Dental Associates, a leading provider of quality dental care in eastern Wisconsin, is the principal provider to CarePlus Dental Plans, Inc. Dental Associates is dentist and family owned, with over 50 years of history in healthcare.

CarePlus Dental Plans, an affiliate of Dental Associates, provides quality individual and group dental plans for Wisconsin residents and businesses. Together, the two companies deliver complete dental care coupled with dental insurance plans that make care affordable for patients of all ages. Dental Associates and CarePlus work in tandem, integrating operations and combining organizational strengths to better serve Wisconsin communities. Together, we make insurance easy for customers, members, and patients!

Why quality, affordable dental care is critical for your clients

Overall health starts with maintaining a healthy mouth.

Your clients look to you for help keeping their employees healthy and productive.

Our comprehensive and affordable dental plans can be a part of their strategy to manage healthcare costs and maintain overall health.

The advantages of an integrated group dental plan

Not all dental plans are equal!

CarePlus offers a **comprehensive dental plan** with **exceptional customer service**.

With a typical dental insurance company, the only relationship between the company and the dentist is a fee schedule. However, CarePlus' Managed Care Plans are integrated with our network dentists and we frequently communicate with their dental teams.*

With traditional dental insurance, a dentist must file a claim with the insurance company and then patients wait and wonder what will be covered. With a CarePlus Group Managed Care Plan, **there is no filing of claims at many of our network providers; your clients will know what is covered before they leave the chair**. At CarePlus, we handle all of this, offering you **peace of mind and ease of administration**.

CarePlus also values transparency with our members.

You can **read real ratings and comments from our in-network providers' patients on www.dentalassociates.com** We want your clients to feel comfortable when choosing their dental provider and rest assured they'll provide the quality care your clients deserve.

Wisconsin's comprehensive dental network.

As a member of a CarePlus Group Managed Care Plan, your clients will experience an integrated provider network. **Many of our network dentists provide all specialties:** general dentistry, pediatric dentistry, braces and clear aligners, oral surgery, dental implants, dentures, and more! All these dental specialists work together on a consultative basis to **ensure your clients' care is integrated, effective, and comprehensive**. Finally, not only are our network dentists located in Wisconsin, but the CarePlus home office and sales team is located in Wisconsin as well. In addition to providing excellent customer service, **we value business integrity, care for our clients, and cultivate the relationships we establish with brokers**. All CarePlus Dental Plan features can help you shine in your role as a trusted benefits advisor.

*Integrated oral health services are provided when you visit Dental Associates – the principal provider partner in the CarePlus network. Dental services may also be available through additional network providers with lesser degrees of integration.

CarePlus value-adds: the real dental plan differences

We're Wisconsin-born.

CarePlus is a Wisconsin-based company with an integrated provider network and hassle-free claims. Overall, CarePlus provides many benefits to your clients besides exceptional dental care, including the following:

- **No barriers to care.** We don't mandate deductibles, waiting periods, or missing tooth exclusions.
- **Lower plan rates.** Our rates are as much as 15% lower than a typical group dental plan.
- **Cutting-edge technology.** Our network dentists operate in a modern environment using the latest technology including digital impressions and 3D X-Rays.
- **Low-cost supplemental coverage.** We offer additional insurance coverage that can save patients as much as 20% on non-covered charges.
- **Better benefits for major dental services.** Our comprehensive benefits offer members significant savings on major services. See the typical cost savings examples below.

Typical Competitor Plan	Typical CarePlus Plan	Typical CarePlus Member
Payment 50%	Payment 90%	Payment 10%

Our value-added partnerships

Dental.

In addition to offering **comprehensive group dental plans at competitive prices**, CarePlus Dental Plans has established partnerships to bring more value to our broker partners. When possible, we want to help you meet additional insurance and health-related service needs for your clients.

Vision.

Through our partnerships with reputable vision providers, your CarePlus sales executive can help you place a **quality group vision insurance plan** along with the CarePlus dental plan your client selects.

CarePlus group dental product solutions

Small Group Plans.

Our small group plans are perfectly designed for companies of 2-200 employees.

The sample plans can also be customized - see the Smile Advantages section below.

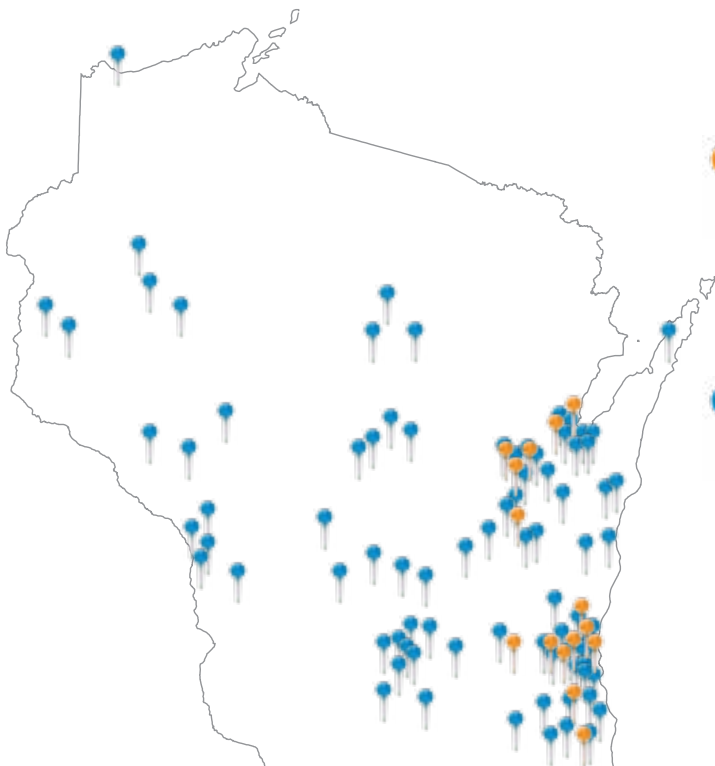
[Click here to view Small Group Plans](#)

Smile Advantage.

With our Smile Advantage option, Dental Associates can be offered to your client groups on a full replacement basis or dual choice basis with another dental carrier. The minimum required enrollment in the CarePlus offering is only two employees, and funding can be on a non-contributory, contributory, or on a voluntary basis.

CarePlus Partnership: Dental Associates and Midwest Dental.

CarePlus has partnered with Midwest Dental to extend our network beyond Dental Associates and include over 80 Midwest Dental offices throughout Wisconsin. This expanded network offering is available to groups of 25 or more on a full replacement basis. It is also available to groups of 50 or more on a dual choice basis with another dental carrier.



15 Dental Associates Provider Locations

[Click here to view
Dental Associates Locations](#)



+90 Dental Associates and
Midwest Dental Provider Locations

[Click here to view Midwest
and Dental Associates
Locations](#)

Quote requests and resources

Contact us.

Please contact your account manager with the name of the group, the current plan design and rates (if available), and the number of employees. If possible, please also provide a geo access report.

Timelines.

We can provide a quote to you or your client within 72 hours.

Requesting a quote.

Please visit our website to Request a Quote online.

[Click here to Request a Quote](#)

Open enrollment meetings.

If you would like a representative from CarePlus to attend open enrollment meetings, please reach out to your account manager. We can supply handouts and speak about our plans and/or answer any questions at the enrollment meetings.

Renewals.

Renewals will be provided 90-days in advance of renewal date. Please contact your account manager to request it earlier.

Appointment-licensing and processing.

All brokers that sell CarePlus Dental Plans policies must be appointed by CarePlus.

Please email the following information to: careplus@dentalassociates.com

1. Wisconsin Insurance License
2. The last four digits of your Social Security Number

Broker portal and online resources.

[Click here to view the Agent Web Portal User Guide](#)

[Click here to view the Broker Web Portal User Guide](#)

Marketing materials.

Your account manager can provide you with any needed marketing materials.

Compensation

Commissions.

Paid monthly by the fifth day of the month via direct deposit-only.

AOR/BOB transfers.

To request an AOR or BOB transfer, a letter of termination from the group is required to be sent to CarePlus Dental Plans. This needs to be a formal notice of termination.

Payment questions.

For any payment questions please contact us at: careplus@dentalassociates.com

Contact the team

[Click here to contact the CarePlus Team](#)

