

Self-Funding Dental Benefits



Hewitt Coleman can help evaluate your current plan and design a self-funded dental plan. Our team will also facilitate the implementation and administration.

Call Today
800.421.9139, ext. 823

Dental plans have built in annual maximums, i.e., \$1,500 per plan year, so that the self-insured risk is minimal. Dental expenditures are predictable, routine expenses.

Self-funded dental plans **lower benefit costs**, minimize risk and offer you full control of your plan design. The result is an affordable plan with appealing options.

There are no state premium taxes or insurance company profits in a self-insured plan. **You** keep that money!

With a self-insured dental plan, **you set the plan contribution limit.**

Protect your employees from unreasonable premium increases in dental insurance and give them the best variety of dental options.

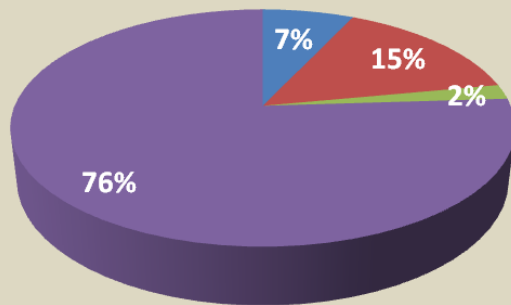
Give your employees the benefits of:

- Choosing any dentist. Employees receive quality care from a dentist they trust.
- Access to affordable dental care
- Rapid claims processing
- Web access to Explanation of Benefits

Cost savings from a self-funded dental plan can be substantial. In a self funded dental plan, your company pays only direct claims and a small administration fee, there are no monthly premiums to pay. Much more of your dollar is available to pay claims, rather than premiums, taxes, etc.

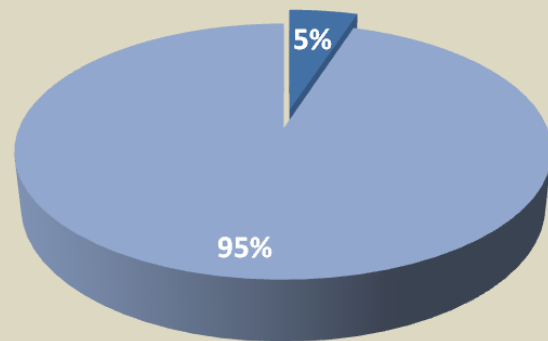
Allocation of Funds

Fully Insured



■ Commission ■ Ins. Co. Profit
■ Premium Taxes ■ Claims

Self-Insured



■ Administration ■ Available for Claims

Hewitt Coleman offers practical solutions to containing costs while allowing employers to offer a reasonable alternative for maintaining health through programs that include:

- Health
- Life
- Vision
- Dental
- COBRA
- FSA
- HSA
- HRA
- STD
- Pharmacy
- PPO Networks
- Wrap and Out of Area Networks

Add GREAT SERVICE and you have a winning team!

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