

GROUP DENTAL INSURANCE

Give your employers something to smile about! Polestar Benefits offers a variety of dental plans tailored to fit the needs of groups with two or more lives. Not only are the plans flexible and affordable, they can be written either as stand-alone coverage or as part of a package with other employee benefits to maximize choice and minimize cost.



APPOINTED BY:
Dearborn National
Companion Life
IHC Health Solutions
MetLife

- Extensive list of Preferred Providers to Maximize Savings
- Innovative Offerings
- Many plans offer a 24-Month Rate Guarantee
- Leverage the Savings with an HRA and a Benefits Card

We also offer Vision, Life & Disability

Sample Dental Plan Options

Program Features	Traditional Dental Plans	MaxGROW Dental Plans
Dental Plan Description		
Lifetime or Annual Calendar Year Maximum	• \$1,000 • \$1,500 • \$2,000	• \$1,000 • \$1,500 Choose the \$250 or \$500 Annual Increase
Calendar Year Deductible	• \$0 • \$25 per person, max of 3 per family • \$50 per person, max of 3 per family	• \$0 • \$25 per person, max of 3 per family • \$50 per person, max of 3 per family
Is Deductible waived for Preventative and Diagnostic Services?	Yes	Yes
Dental Insurance Benefits		
Diagnostic & Preventative		
Oral Examinations, Bitewing X-Rays, Lab and Other Diagnostic Tests, Prophylaxis, Fluoride Treatments, Sealants	100%	100%
Basic		
Fillings, Space Maintenance, Simple Extractions, Periodontics*, Endodontics*	80%	80%
Major		
Oral Surgery including Surgical Extractions, Implant/Onlay, Crowns & Bridges, Dentures & other Removable Prosthodontics, Fixed Prosthodontics	50%	50%



www.polestarbenefits.com

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 YOUR GUIDING LIGHT FOR INSURANCE & ADMINISTRATION