

INTRODUCING DENTAL PER CERTIFICATE



Empire Life is pleased to offer a “Dental Per Certificate” option, which allows customers to set a combined annual maximum to be shared by the entire insured family. So what isn’t used by one person can be used by another. Because the whole insured family shares one annual maximum, all the coverage can be applied to a single family member if they have unusually high costs one year. This makes it easier for employees to get the most out of their dental plan. **Talk about taking the pinch out of going to the dentist!**

So now, customers have a choice between dental per certificate or the traditional dental per insured coverage. The following table provides an example of what the difference could look like for an employee with a spouse and child as part of the insured family:

	Per insured family member	Per Certificate
Annual maximum	\$1,000 for each of the 3 family members	\$3,000 for all 3 family members combined
Example of annual claims	Employee has annual submitted dental claims of \$1,200. The spouse and child have annual submitted claims of \$500 each	Employee has annual submitted dental claims of \$1,200. The spouse and child have annual submitted claims of \$500 each
Out of pocket expense based on annual claims	\$200 as the employee claim is capped at \$1,000 even though the spouse and child did not reach their annual maximum	None as the total certificate claims are less than \$3,000

*Dental Per Certificate is not available for Orthodontic coverage

Get Empire Life Dental Per Certificate Working for Your Customers

Dental Per Certificate is available with both our BeneFit (2-19 lives) and 20Plus products. To learn more about Empire Life Dental Benefits, please contact your Empire Life Sales team.

Empire Life – where flexibility and simplicity meet

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