



**MANAGED
DENTALGUARD**

MANAGED DENTALGUARD ADVANTAGES FOR THE DENTIST

- GUARANTEED COMPENSATION**
Your practice will benefit financially from monthly payments, patient payments, office visit fees and financial risk protection in the form of a guaranteed dollar amount per chair hour. You may also receive increased patient referrals from MDG members.
- ALL MONTHLY PAYMENTS ARE PAID PER MEMBER PER MONTH**
MDG knows that not all family units are equal. In order to fairly compensate the general dentist, all monthly payments are made on an individual basis for each adult or child that has selected your dental office. Monthly payments are not made on a "family" basis.
- INCREASED MONTHLY PAYMENTS FOR SELECT GROUPS**
MDG understands that there might be more risk involved when a new employer group joins that has not had dental insurance previously. In an effort to share that risk, MDG may allocate higher compensation for the first year for such groups.
- NATIONWIDE MARKETING EFFORTS**
MDG's professional marketing/sales staff is in every major market in the country and is focused on increasing the patient base of each MDG dental office. Their efforts have allowed The Guardian to cover nearly 3 million Americans for dental benefits and to contract with more employers than any other insurer over the past six years.
- DISCOUNTS FOR DENTAL PRODUCTS AND SERVICES**
MDG has negotiated discounts with dental product and service suppliers for MDG network dentists. Periodic special discounts will be sent to you as they become available.
- ALL RETROACTIVE DELETIONS ARE LIMITED TO ONE MONTH**
MDG doesn't think it's fair to ask general dentists to return their monthly payments due to a member's deletion not being processed in a timely manner. Therefore, we limit all retroactive deletions to a one month period.
- ELIGIBILITY REPORTS ARE SENT TWICE PER MONTH**
MDG realizes that eligibility changes can occur during a 30 day period. In order to assist you, eligibility reports are sent on the 1st of each month and updated if appropriate.
- PRACTICE SUPPORT SERVICES**
MDG understands that dentistry is a dynamic industry that is constantly changing. In an effort to provide more assistance to our network dentists, practice support services provided by MDG network and quality management consultants are available at no charge. Many organizations offer expensive practice management services. Why not take advantage of MDG's staff of knowledgeable consultants?
- MANAGEMENT REPORTS**
A variety of management reports will be sent to you on a monthly and/or quarterly basis. These reports detail the number and types of services rendered. Compensation will be categorized by payment type and procedures will be listed by code and category of service to assist you in the utilization management of your practice.

Frequently Asked Questions & Answers

Q: *Why should I join a managed care plan?*

A: *The demand for managed care has been tremendous as thousands of employer groups are turning to Dental HMO's to meet their budget requirements. Currently, over 20 million employees are covered by a dental HMO plan. Over the last six years, the industry has grown over 162%, from 7.8 million to 20.5 million covered individuals.**

Q: *Why should I affiliate with the Guardian?*

A: *The Guardian is an established leader in the industry with a reputation for prompt claim payments and dedication to dental office relations and customer service. The Guardian's corporate culture has always been based on integrity and fair dealings with our dentists. It is our philosophy that your office is a crucial part of our team, while at the same time a completely independent entity.*

Q: *How will I benefit from participation with the Managed DentalGuard provider network?*

A: *You should receive a steady stream of new patients and increase your annual income as a result of the Guardian's superior marketing efforts. Currently, the Guardian covers nearly 3 million Americans for dental benefits and has contracted with more employers than most other companies over the past 5 years.*

Q: *Why is Managed DentalGuard better than other plans?*

A: *The Guardian believes that all business relationships should be based on trust, fair dealings and mutual respect. That is why we developed a system that compensates participating dentists in a manner that is both equitable and simple. Managed DentalGuard's compensation package features the following benefits:*

- *You will be paid monthly for each family member assigned to your office from the date of enrollment. All members are required to choose a dental office during enrollment. If they do not, they will be assigned to the closest dental office.*
- *Higher monthly compensation may be paid for new groups who have never had dental insurance.*
- *A financial guarantee will be paid based on utilization data collected from patient encounter forms to ensure that you are fairly compensated.*

Q: *How will I be compensated?*

A: *Your compensation will consist of a combination of monthly payments, patient payments, office visit payments, fee for service payments for non-covered services and any applicable payments based on your financial guarantee.*

Q: *How can I be sure that I am affiliated with only high quality dentists?*

A: *Managed DentalGuard will only contract with dentists that have passed a rigorous initial credentialing process. Dental office practice patterns are continuously monitored to assure that performed procedures are appropriate and necessary. In addition, Guardian has both Quality Assurance and Peer Review Committees to ensure that care is accessible, available and meets or exceeds professionally recognized standards.*

Q: *What type of administrative burden will this plan put on my office?*

A: *Managed DentalGuard was designed to be as simple as possible to administer in your office. Although you are required to report utilization, we have made every attempt to make this process easy by offering a variety of reporting options. You may submit any type of automated or manual encounter/claim form that provides the appropriate data. This utilization data will be used to determine benefit modifications such as payment or compensation increases. Monthly and quarterly summary reports will be sent to your office detailing utilization and financial information.*

Q: *Does the plan provide benefits for specialty care?*

A: *Yes. All plans are intended to provide benefits for comprehensive dental care. If the patient requires the services of a specialist, simply refer the member to a participating specialist by completing a referral form for pre-approval. Once procedures are approved, the patient may schedule an appointment and the specialist will be paid directly by the Guardian.*