

Vantage Point

DENTAL PLANS

Individuals
Families
Self Employed

Vantage Point Benefits

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What matters most to you about Dental Insurance?

Freedom to Choose

Vantage Choice gives you the freedom to choose any dentist. The plan covers preventive care immediately and provides discounts during the waiting period.

Immediate Benefits

Vantage Care provides you with immediate access to all plan benefits. There are no waiting periods, deductibles or maximums.

Low Monthly Premium

Vantage Access is a Discount Dental Plan that offers reduced rates on dental services. It is an affordable alternative to dental insurance.

Your Dental Health

Emphasis On Preventive Care.

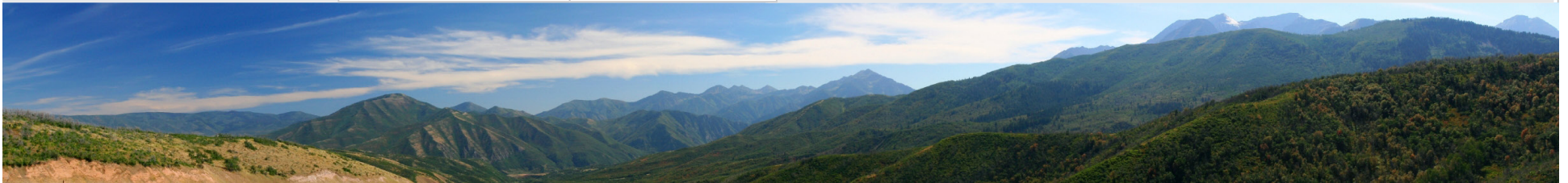
Individuals with dental plans are more likely to seek regular dental care that can help prevent future costly and painful treatment. Vantage Point Benefits' mission is to provide dental plans that emphasize preventive and diagnostic care. Good dental health is essential to your overall well-being, and you now have access to quality care at a price you can afford. These three plans have been designed to help you maintain optimal dental health.



Glossary of Terms

Basic Services	Dental care including simple extractions and fillings.
Benefits	The dental services that are available with the plan.
Co-Insurance	The percent of the total cost paid by the subscriber.
Co-Payment	A fixed dollar amount that is paid to the dentist by the subscriber at the time of service.
Deductibles	The amount of the total cost paid by the subscriber before any benefits are paid by the plan.
Endodontics	Treatment of the structures within the tooth root.
Fee Schedule	Specified fees for services paid to participating providers.
Major Services	Dental care including periodontics, endodontics, oral surgery, inlays, crowns, dentures and bridges.
Maximums	The yearly or lifetime dollar amount a plan will pay.
Oral Surgeon	A dentist that specializes in surgery of the mouth and jaw.
Orthodontics	The correction of irregularities of the teeth.
Participating Providers	A legally certified dentist that has agreed to provide services within a specific dental network.
Pediatrics	Specialized dentistry for infants and children.
Periodontics	Treatment of the gums and support structures.
Preventive Services	Routine dental care that includes the office visit, oral exam, x-rays and cleanings.
Prosthodontics	The replacement of missing teeth with artificial substitutes.
Restorative	Dental care including cavities, fillings, crowns and bridges.
Specialist	A dentist that is classified as a Periodontist, Endodontist, Prosthodontist, Pediatric or Oral Surgeon.
Subscriber	Person that is responsible for payment of the plan fees.
Waiting Periods	A period of time that must pass before the subscriber is eligible for the plan benefits.
Vantage Point	Your Dental Insurance Specialists.

Summary of Benefits	Vantage Choice Co-Insurance Plan (1)		Vantage Care Co-Payment Plan (2)			Vantage Access Discount Plan (3)		
	In-Network	Out-of-Network **	In-Network Only			In-Network Only		
Preventive Office visit, cleaning, oral exam and x-rays	100% after \$10 co-pay	80% **	100% after \$10 co-pay			60-70% average discount		
Basic Simple extractions and fillings	80% 20-30% discount in waiting period	60% **	75-80% average savings			30-40% average discount		
Major Crowns, bridges, dentures, inlays, periodontics, endodontics and oral surgery	50% 15-25% discount in waiting period	40% **	50-60% average savings			20-30% average discount		
Orthodontics	15-25% discount	N/A	15-25% average discount			15-20% average discount		
Waiting Periods	6 months basic / 12 months major		None			None		
Deductible	\$50 per subscriber per calendar year for basic and major services		None			None		
Annual Maximum	\$1,000 per subscriber		None			None		
Additional Information	For subscribers ages 65 and older there is a \$25 office co-pay and \$100 deductible per subscriber per calendar year. TDA PPO Network		25% discount on specialist services: Periodontist, Endodontist, Prosthodontist, Pediatrics and Oral Surgeon. TC-4000 Network			20% discount on specialist services: Periodontist, Endodontist, Prosthodontist, Pediatrics and Oral Surgeon. TDA PPO Network		
Payment Method	Family Size	Monthly	Monthly		Annual	Monthly		Annual
All plans allow monthly payments by Visa, MasterCard, Discover, American Express or automatic bank account withdrawals.	Subscriber	\$23.87	Single	\$16.35	\$180.00	Single	\$6.25	\$49.00
	Subscriber + 1	\$44.97	Two Party	\$32.70	\$360.00	Two Party	\$8.25	\$73.50
	Subscriber + 2	\$59.93	Family	\$53.10	\$584.00	Family	\$10.25	\$98.00
Vantage Care and Vantage Access Plans offer more savings with a discounted annual payment rate.	Subscriber + 3	\$73.95	(1) Vantage Choice Plan insured by American National Life Insurance Company of Texas, Galveston, Texas. ** All payments made by the plan are based on the network fee schedule. For complete details of the coverage please refer to the plan certificate. Plans may vary by state. (2) Vantage Care Plan insured and underwritten by Total Dental Administrators. For complete fee schedule please refer to the plan certificate. (3) Vantage Access Plan is not insurance; it is a reduced fee plan comprised of participating dental providers who have agreed to accept a discounted fee for their services. (Plan Certificates available at www.vpdental.com)					
	Subscriber + 4	\$88.78						
	Subscriber + 5	\$102.86						
There is a one-time enrollment fee of \$10.00 for all new applications. Please include it with your first month premium payment.	Subscriber + 6 or more	\$128.98	Vantage Choice dental insurance policy issued under form series DENT06-POL. Available to members of the National Consumers Advantage Association (NCAA). The benefits illustrated are a summary only; these policies have exclusions and limitations.					



Commonly Asked Questions

How do I apply for a dental plan?

Send your application to Vantage Point Benefits. It can be mailed, faxed or submitted online. Please contact us if you need a copy of the application or any other assistance. Contact information is located on the application as well as on the back of this brochure.

When will my coverage take effect once my application is submitted?

If we receive your completed application in our office on or before the 20th day of the month, your benefits will begin on the 1st day of the following month.

Will I get an ID card?

Yes. Your membership card will be mailed to you on or before the first day of the month you become eligible. Only one ID card is sent to each family. You do not need your card in order to receive care.

How often can I have my teeth cleaned?

One regular cleaning (prophylaxis) every six months is part of your dental benefits. However, if you have not had cleanings done on a regular basis or if you have gum disease, you may require more extensive dental treatment. These procedures may require higher co-payments. Ask your dentist to explain your options and the associated charges in advance.

What if I need to see a specialist?

Some procedures are performed by a dental specialist. Your primary dentist will call TDA for authorization to be seen by the nearest participating specialist. Specialty services will be performed at a discounted fee or at the co-payment indicated in your Schedule of Benefits, depending on the plan coverage.

VANTAGE CARE PLAN MEMBERS ONLY - If you receive dental services from a non-participating general dentist or specialist, no benefits are provided and you are solely responsible for the full cost of those services.

What if I have an emergency and my dentist is not available?

Please contact your local TDA office for assistance. On weekends, holidays and after hours you may receive emergency dental care for the relief of pain, bleeding or swelling from any licensed dentist if your plan dentist is unavailable.

When will I be billed?

If you are paying for your plan on a monthly basis, your automatic withdrawal payment will be on the 20th of each month.

Can I save money by paying annually?

Yes. You can receive significant savings by paying your premium annually if you choose to sign up for the Vantage Care or Vantage Access Plans.

LIMITATIONS AND EXCLUSIONS

The benefits illustrated in this brochure are in summary form only. They are not complete in and of themselves. They are strictly for comparison and in case of discrepancy the plan documents apply. For a complete description of the benefits, limitations and exclusions please refer to plan certificate.

Plan Highlights and Features

Vantage Choice – CO-INSURANCE PLAN

A fully insured plan that allows for both in and out-of-network benefits.

- Freedom to choose any dentist
- 20 – 30% discount during waiting period
- Over 1400 dental providers
- Preventive care covered 100% after a \$10 co-pay
- Lower rates on services from in-network providers

Vantage Care – CO-PAYMENT PLAN

A comprehensive plan consisting of well established network dentists.

- No waiting periods
- No deductibles
- No annual or lifetime maximums
- Fixed co-payments for all dental services
- Over 400 dental providers

Vantage Access – DISCOUNT PLAN

This is a reduced-fee Discount Dental Plan. It is not insurance.

- Discounts on most dental services
- No waiting periods
- No deductibles
- No annual or lifetime maximums
- No claim forms to fill out
- Large provider network

Included Free With All Plans

Vision Discount Plan.

Receive savings up to 30% off retail prices on eyewear products. Plan provides unlimited use and offers easy access to thousands of vision care providers nationwide.

Hearing Services Plan.

Receive savings up to 50% below the suggested retail prices and up to 35% lower than most discount offers. Plan benefits may be shared with any family member.

Prescription Savings Plan.

Receive savings up to 50% on prescriptions at more than 55,000 national and regional pharmacies. Plan benefits may be shared with any family member.

For full details about these discounts and to access benefits please visit vpdental.com. The additional discount products and services described above are available to you as a supplement to your TDA dental plan. Discounts and plans are subject to change without notice.

American National Life Insurance Company of Texas is not responsible for payment of non-contractual benefits. The Vision, Hearing and Prescription Plans are not guaranteed under American National Life Insurance Company of Texas' insurance policy.

