

Physicians Mutual offers four dental insurance plans, each designed to meet different needs and budgets. Here's an overview to assist you in your marketing efforts:

1. Plan Overview:

Plan Name	Preventive Care Coverage	Basic Care Coverage	Major Care Coverage
Premier	100% (in-network)	70%	70%
Preferred	100% (in-network)	55%	55%
Standard	100% (in-network)	40%	40%
Economy	100% (in-network)	25%	25%
Plan Name	Premiums	Individual	Family
Premier	100% (in-network)	56.50	117.95
Preferred	100% (in-network)	46.95	147.90
Standard	100% (in-network)	38.75	122.05
Economy	100% (in-network)	30.50	96.10
Plan Name	Premiums	Individual	Family
Vision and Hearing		8.95	28.50

2. Key Features:

- **No Deductibles or Annual Maximums:** All plans have no deductibles and no annual maximums on cash benefits, allowing for more predictable dental expenses.
- **Immediate Coverage for Preventive and Basic Care:** Coverage for preventive and basic services begins immediately upon enrollment.

- **Freedom to Choose Any Dentist:** Policyholders can visit any licensed dentist, with the option to save an average of 40% on covered services by choosing an in-network provider.
- **Over 400 Covered Procedures:** The plans cover more than 400 dental procedures, including cleanings, fillings, crowns, and dentures.

### **3. Additional Benefits:**

- **Optional Vision and Hearing Benefits:** Policyholders can add vision and hearing benefits to their dental coverage for comprehensive care.
- **Satisfaction Guarantee:** A 31-day money-back guarantee ensures customer satisfaction.