



# Member Dental & Vision Program 2021

**Smile. We've Got You Covered!**





DOMINION IS A  
**LEADING**  
INSURER AND  
ADMINISTRATOR OF



DENTAL + VISION  
**BENEFITS**

**AMONG OUR OVER 900,000<sup>1</sup>**  
**CUSTOMERS ARE LEADING**



HEALTH  
PLANS



EMPLOYER  
GROUPS



MUNICIPALITIES



ASSOCIATIONS



INDIVIDUALS

Dental plans are underwritten by Dominion Dental Services, Inc. (DDSI). Dominion Dental Services USA, Inc. (DDSUSA) is a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company, and administered by DDSUSA, in DC, DE, MD, PA and VA. Vision Plans are underwritten by DDSI in all other states where Dominion National operates. The Discount Program is offered through DDSUSA.

# PLAN AS UNIQUE AS YOU

Steele Financial Group recognizes that you're a unique individual and we have designed plans and programs that work for you. Dental and vision insurance may not be your passion, but it's ours. We seek a better way to serve you through a variety of plans and exceptional service so that you can focus on what makes you extraordinary and fulfilled.

This exclusive program is made available<sup>1</sup> to you and your family through your membership and offers dental and vision benefits directly to individuals who are self-employed, do not have a dental or vision benefit offered by their employer or union or are looking for additional benefits. Choose the plan that best fits your needs.

<sup>1</sup> This program is available only to members of qualified associational groups. Qualified associational groups must be located in DC, DE, MD, PA or VA, but individual members of those groups may reside elsewhere. Any reference to geographic availability of plans relates to the residence of individual members and is predicated on their associational group qualifying for this program.



# DIVERSE DENTAL OPTIONS TO CHOOSE FROM



## PPO PLAN HIGHLIGHTS

AVAILABLE IN ALL STATES

- ✓ Flexibility to use any dentist
- ✓ Lower out-of-pocket cost when using a network dentist
- ✓ Extra cleaning for diabetics and expecting mothers
- ✓ No waiting periods on Basic option
- ✓ Plans ranging from \$1,000 to \$1,500 annual maximum limits



## SELECT PLAN1 HIGHLIGHTS

AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ

- ✓ Must use a participating dentist
- ✓ Predictable, fixed fees for dental procedures
- ✓ No waiting periods or deductibles
- ✓ No annual maximum limit on services
- ✓ Discounts on implant services
- ✓ Extra cleanings for diabetics and expecting mothers available at a copayment
- ✓ Orthodontic coverage



## ELITE EPPO PLAN HIGHLIGHTS

AVAILABLE IN DC, MD, PA AND VA

- ✓ Must use a participating dentist
- ✓ Predictable, fixed fees for dental procedures
- ✓ Annual rollover benefits
- ✓ No waiting periods
- ✓ Implant coverage

1 Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. Select Plan limited in NJ to individuals who reside in Camden, Cumberland or Gloucester County.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [eDental.DominionNational.com](http://eDental.DominionNational.com).

# HEALTHCARE PLAN HIGHLIGHTS COMPARISON

	Choice PPO Basic	Choice PPO Premium	Select Plan Premium	Elite ePP Basic
Must use a participating dentist			●	●
Waiting periods		●		
No charge for routine semiannual cleanings	●	●	●	●
Additional cleaning covered for diabetics and expecting mothers	●	●	●	●
Orthodontics (adults and children)			●	
Implant service discounts or coverage			●	●
Fixed fees for dental procedures			●	●
Office visit charge	N/A	N/A	\$10	N/A
Annual maximum	\$1,000	\$1,500	NO LIMIT	\$1,500
Annual rollover benefits				●
Deductibles per member (x3 family max)	\$50 <sup>1</sup>	\$50 <sup>2</sup>	NONE	\$25 <sup>2</sup>

MEMBERS HAVE ACCESS TO ROBUST DENTAL NETWORKS.

 In fact, 98% of members have access to two dentists within 10 miles.<sup>3</sup>

<sup>1</sup> Deductibles apply to all services.

<sup>2</sup> Deductibles apply to basic care and major restorative care.

<sup>3</sup> Participating dentists are subject to change.

# PLAN COMPARISON

Procedures and Covered Services	Choice PPO Basic						Choice PPO Premium		Select Plan Premium <sup>1</sup>	Elite ePPO Basic <sup>1</sup>	
	In-Network			Out-of-Network			In-Network	Out-of-Network			
	Year 1 <sup>2</sup>	Year 2 <sup>2</sup>	Year 3 <sup>2</sup>	Year 1 <sup>2</sup>	Year 2 <sup>2</sup>	Year 3 <sup>2</sup>					
<b>Diagnostic and Preventive Care</b>	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%	
Oral Exams	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%	
Bitewing X-Rays	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%	
Teeth cleanings (two per year)	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%	
Topical flouride for children	100%	100%	100%	90%	90%	90%	100%	90%	100%	100%	
<b>Basic Care</b>	50%	60%	80%	30%	50%	70%	80%	70%	75-85%	80-90%	
Full and panoramic X-rays	50%	60%	80%	30%	50%	70%	100% (Class I)	90% (Class I)	85%	100% (Class I)	
Amalgam fillings (silver)	50%	60%	80%	30%	50%	70%	80%	70%	85%	90%	
Composite fillings (white)	50%	60%	80%	30%	50%	70%	80%	70%	75%	90%	
Extraction, erupted tooth	50%	60%	80%	30%	50%	70%	80%	70%	75%	80%	
<b>Major Restorative Care</b>	15%	25%	50%	10%	20%	40%	50%	40%	60-70%	60-80%	
Prosthetics											
Crowns	15%	25%	50%	10%	20%	40%	50%	40%	60%	60%	
Bridges	15%	25%	50%	10%	20%	40%	50%	40%	65%	60%	
Dentures	15%	25%	50%	10%	20%	40%	50%	40%	70%	75%	
Relining of dentures	15%	25%	50%	10%	20%	40%	50%	40%	70%	80%	
Periodontics (root planing and therapy)	15%	25%	50%	10%	20%	40%	50%	40%	70%	70%	
Endodontics (root canals)	15%	25%	50%	10%	20%	40%	50%	40%	70%	50%	
Oral Surgery (extraction of impacted teeth)	15%	25%	50%	10%	20%	40%	50%	40%	70%	70%	
<b>Orthodontics (adults and children)</b>	0%	0%	0%	0%	0%	0%	0%	0%	45%	0%	
<b>Benefit Features</b>											
Office Visit	None						None		\$10	None	
Deductibles \$50	\$50 per member (max per family \$150) <sup>3</sup>						\$50 per member (max per family \$150) <sup>4</sup>		None	\$25 per member (max per family \$75) <sup>4</sup>	
Annual Maximums	\$1,000 per insured person						\$1,500 per insured person		None	\$1,500 per insure person	
Waiting Periods	None						Yes <sup>5</sup>		None	None	
Receive Care From	Choice PPO network dentist or any licensed dentist						Choice PPO network dentist or any licensed dentist		Select Plan Network Dentist	Elite ePPO network dentist	

In the event of ambiguity, or conflict between this summary and the plan document, the plan document shall control.

1 Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. A specific fee schedule applies and will be sent with your membership card. To view the Description of Member Fees, go to [eDental.DominionNational.com](http://eDental.DominionNational.com).

2 Year 1 benefits apply during the subscriber's first 12 months of continuous coverage. Year 2 benefits apply during the subscriber's second 12 months of continuous coverage. Year 3 benefits apply during the subscriber's third 12 months of continuous coverage.

3 Deductibles apply to all services

4 Deductibles apply to basic care and major restorative care.

5 There are no waiting periods for diagnostic and preventive care or basic care. To be eligible for major restorative care, you must have completed 6 (six) months of continuous coverage. Waiting period credit will be given for the length of time an insured was covered under each benefit classification under the current employer's prior dental coverage.



# RATING REGIONS

Region Legend	
Region 1	PA counties: Allegheny, Armstrong <sup>1</sup> , Beaver, Bedford, Blair, Bradford <sup>1</sup> , Butler, Cambria, Cameron, Carbon <sup>1</sup> , Clarion, Clearfield <sup>1</sup> , Clinton, Crawford <sup>1</sup> , Elk <sup>1</sup> , Erie, Fayette, Forrest <sup>1</sup> , Greene, Huntingdon <sup>1</sup> , Indiana, Jefferson <sup>1</sup> , Lackawanna, Lawrence, Luzerne, Lycoming, McKean <sup>1</sup> , Mercer, Monroe, Pike <sup>1</sup> , Potter <sup>1</sup> , Somerset <sup>1</sup> , Sullivan <sup>1</sup> , Susquehanna <sup>1</sup> , Tioga <sup>1</sup> , Venango, Warren <sup>1</sup> , Washington, Wayne <sup>1</sup> , Westmoreland, Wyoming <sup>1</sup>
Region 2	PA counties: Adams <sup>2</sup> , Berks, Bucks, Centre, Chester, Columbia <sup>1</sup> , Cumberland <sup>2</sup> , Dauphin <sup>2</sup> , Delaware, Franklin <sup>2</sup> , Fulton <sup>1</sup> , Juniata <sup>1</sup> , Lancaster, Lebanon, Lehigh, Mifflin, Montgomery, Montour <sup>1</sup> , Northampton, Northumberland <sup>1</sup> , Perry <sup>1</sup> , Philadelphia, Schuylkill, Snyder <sup>1</sup> , Union <sup>1</sup> , York <sup>2</sup> Additional States: KY <sup>1,2</sup> , NE <sup>1,2</sup> , OH <sup>1,2</sup> , OK <sup>1,2</sup> , UT <sup>1,2</sup> , WV <sup>1,2</sup>
Region 3	MD counties: Allegany, Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester Additional States: AL <sup>1,2</sup> , IN <sup>1,2</sup> , MT <sup>1,2</sup> , TN <sup>1,2</sup>
Region 4	VA counties: Accomack, Albemarle, Amelia, Augusta, Bedford, Bedford City, Bland <sup>2</sup> , Botetourt, Bristol City <sup>2</sup> , Brunswick, Buchanan <sup>2</sup> , Buckingham, Buena Vista City, Campbell <sup>2</sup> , Caroline, Charles City, Charlottesville City, Chesapeake City, Chesterfield, Colonial Heights City, Craig, Culpeper, Cumberland, Danville City <sup>2</sup> , Dickenson <sup>2</sup> , Dinwiddie, Emporia City, Essex, Fluvanna, Franklin <sup>2</sup> , Franklin City, Frederick, Galax City <sup>2</sup> , Giles <sup>2</sup> , Gloucester, Goochland, Grayson <sup>2</sup> , Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City <sup>2</sup> , Henrico, Henry <sup>2</sup> , Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee <sup>2</sup> , Louisa, Lunenburg, Madison, Martinsville City <sup>2</sup> , Mathews, Mecklenburg, Middlesex, Montgomery <sup>2</sup> , Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City <sup>2</sup> , Nottoway, Orange, Page, Petersburg City, Pittsylvania <sup>2</sup> , Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Pulaski <sup>2</sup> , Radford City <sup>2</sup> , Rappahannock, Richmond, Richmond City, Roanoke <sup>2</sup> , Roanoke City <sup>2</sup> , Rockingham, Russell <sup>2</sup> , Salem City <sup>2</sup> , Scott <sup>2</sup> , Shenandoah, Smyth <sup>2</sup> , Southampton, Staunton City, Suffolk City, Surry, Sussex, Tazewell <sup>2</sup> , Virginia Beach City, Washington <sup>2</sup> , Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise <sup>2</sup> , Wythe <sup>2</sup> , York Additional States: AR <sup>1,2</sup> , AZ <sup>1,2</sup> , FL <sup>1,2</sup> , GA <sup>1,2</sup> , IA <sup>1,2</sup> , IL <sup>1,2</sup> , KS <sup>1,2</sup> , MI <sup>1,2</sup> , MO <sup>1,2</sup> , MS <sup>1,2</sup> , ND <sup>1,2</sup> , NJ <sup>1,2</sup> , NM <sup>1,2</sup> , RI <sup>1,2</sup> , SD <sup>1,2</sup> , TX <sup>1,2</sup>
Region 5	MD counties: Allegany, Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Queen Anne's, St. Mary's, Somerset, Talbot, Washington, Wicomico, Worcester Additional States: AL <sup>1,2</sup> , IN <sup>1,2</sup> , MT <sup>1,2</sup> , TN <sup>1,2</sup>
Region 6	DC VA counties: Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Loudoun, Manassas City, Manassas Park City, Prince William, Spotsylvania, Stafford, Warren Additional State: SC <sup>1,2</sup>
Region 7	States: CA <sup>1,2</sup> , HI <sup>1,2</sup> , OR <sup>1,2</sup> , VT <sup>1,2</sup> , WY <sup>1,2</sup>
Region 8	DE Additional States: AK <sup>1,2</sup> , CO <sup>1,2</sup> , CT <sup>1,2</sup> , MA <sup>1,2</sup> , ME <sup>1,2</sup> , MN <sup>1,2</sup> , NC <sup>1,2</sup> , WA <sup>1,2</sup> , WI <sup>1,2</sup>

<sup>1</sup> Select Plan is not available except in NJ where it is limited to individuals who reside in Camden, Cumberland or Gloucester County.

<sup>2</sup> Elite ePPO Plan is not available.



# ENROLL IN OUR VISION PLAN

## VISION PLAN 6030 HIGHLIGHTS: ALL STATES

- You may use any licensed vision provider or choose from over 73,000 participating providers nationwide including Wal-Mart, Pearle Vision, Sears Optical, J.C. Penney, For Eyes Optical, Hour Eyes and Target Optical, along with independent optometrists, ophthalmologists and opticians.<sup>1</sup>
- No annual charge in-network for eyeglass frames up to \$120 or contact lenses up to \$100
- \$10 copay on annual in-network eye exams and lenses
- 15% discount off LASIK standard prices; 5% discount off promotional pricing

Vision Plan 6030 At A Glance				
Benefit Summary	Copay	Frequency	Maximum Allowances: Preferred Provider	
Exam	\$10	12 Months		
Lenses	\$10	12 Months	Frame	\$120
Frames	None	12 Months	Contact Lenses (instead of glasses)	\$100
Contact Lenses (instead of glasses)	None	12 Months		
Lenses Benefit Options (in-network) (in addition to lenses copayment above)			Maximum Allowances: Non-Preferred Provider	
UV Coating	\$12		Exam	\$32
Tint	\$10		Frames	\$60
Scratch Resistance	\$10		Single Vision Lenses	\$24
Polycarbonate	\$25		Bifocal Lenses	\$36
Anti-Reflective	\$40		Trifocal Lenses	\$46
Standard Progressive	\$50		Contact Lenses	\$75
Other Add Ons	Retail Discount		Monthly Premium	
			Subscriber	\$8.42
			Subscriber + 1	\$14.58
			Subscriber + 2 or More	\$21.10

<sup>1</sup> Participating providers are subject to change. All other brand names, product names or trademarks belongs to their respective holders. Please note the benefits are licensed vision products, but they are not pediatric vision essential health benefits offered by a stand-alone vision plan under the ACA.

Smart Buyer Program: A helpful guide for purchasing eyewear:

- Use Vision Benefit Maximizer® to find a provider by location and frame inventory at \$0 out-of-pocket cost
- Find out which frames looks best by face shape, hair color, skin tone and more!
- Select lens types and coatings based on prescription, lifestyle and price.

Enclosed you will find a sample listing of exclusions and limitations relating to the product type; however, the complete list of exclusions and limitations may differ depending on the specific plan you choose. For the complete list of exclusions and limitations that apply to a specific plan, please obtain the plan document online at [eDental.DominionNational.com](http://eDental.DominionNational.com).

# DISCOUNT DENTAL PROGRAM<sup>1</sup>

As a lower-cost alternative to a dental insurance plan, Dominion also offers a dental discount program.

Discount Program Features	
Must use a participating dentist	•
Waiting periods	None
No charge for routine annual cleanings	•
Additional cleaning covered for diabetics and expecting mothers	•
Orthodontics (adults and children)	•
Implant service discounts	•
Fixed fees for dental procedures	•
Office visit charge	\$15
Annual maximum	No limit
Annual rollover benefits	N/A
Deductibles per member (x3 family max)	None

Discount Program Monthly Rates	
Subscriber	\$7.50
Subscriber + 1 or More	\$10.00

Procedures and Discounted Services <sup>3</sup>	
Diagnostic and Preventive Care	65-100%
Oral Exams	100%
Bitewing X-Rays	65%
Teeth cleanings (one per year)	100%
Basic Care	60-70%
Full and panoramic X-rays	65%
Amalgam filings (silver)	70%
Composite filings (white)	60%
Extraction, erupted tooth	65%
Major Restorative Care	50-65%
Prosthetics	
Crowns	50%
Bridges	55%
Dentures	60%
Relining of dentures	55%
Periodontics (root planing and therapy)	60%
Endodontics (root canals)	65%
Oral Surgery (extraction of impacted teeth)	60%
Orthodontics (adults and children)	45%

## DISCOUNT PROGRAM HIGHLIGHTS

### AVAILABLE IN DC, DE, MD, PA, VA AND PARTS OF NJ2

- Must use a participating dentist
- Predictable, fixed fees for dental procedures
- No waiting periods or deductibles
- Orthodontic discounts for both children and adults
- Discounts on implant services
- No annual maximum limit
- Extra cleanings for diabetics and expecting mothers available at a fee

<sup>1</sup> This is not an insurance plan. It is a reduced fee-for-service program designed specifically for individuals. Members pay a predetermined reduced fee for listed services provided by contracted providers. Dominion does not pay providers for services provided by contracted providers.

<sup>2</sup> In New Jersey, the Discount Program is available in Camden, Cumberland and Gloucester counties only.

<sup>3</sup> Based on the Context4Healthcare's 80th percentile. Coverage for orthodontia is based on the 80th percentile of Dominion's out-of-network claims data for D8080 and D8090 (excluding Invisalign) from 2015 to 2018. Based on zip 223. A specific fee schedule applies and will be sent with your membership card. To view the Description of Member Fees, go to [eDental.DominionNational.com](http://eDental.DominionNational.com).

## WHO IS ELIGIBLE FOR THE DENTAL & VISION PLAN?

You and your dependents are eligible. Dependents include your spouse and unmarried children up to age 26, regardless of student status. Dependents are covered up to the child's birthday unless otherwise indicated in the Certificate of Coverage.

## HOW DO I ENROLL?

There are two ways for you to enroll.

- 1 Go to your online enrollment site, which contains detailed plan comparisons and FAQs to assist you. Select your state and county to view the plans available to you. This will also allow you to begin the online enrollment process.
- 2 You may also fill out the hard copy Enrollment Card by selecting a dental and/or vision plan or the discount program and/or vision plan. Be sure to list all dependents you want covered. Additional dependents can be listed on the back of the Enrollment Card, if necessary. There is a minimum participation requirement of one year.

- If you choose a Select Plan, please select a dentist and fill in the Dental Office Name & Code # box. You may find this information by going to your online enrollment site ("Find Dentist"). On the website the Code # is listed as "Facility #." You may also select a dentist later; however, you must make a selection prior to receiving care.
- Sign and date the appropriate section of the Enrollment Card.
- To pay by debit to your checking account or credit card, please fill out the Payment Authorization Card.
- When you choose the monthly payment option, future monthly installments will be debited directly from your account. You will not receive monthly bills. Please attach a voided check to the Payment Authorization Card.
- Return the completed Enrollment Card, Payment Authorization Card (if applicable) or payment (if applicable) to:

## WHAT HAPPENS AFTER I ENROLL?

When you enroll, a Membership ID card and detailed coverage information will be sent to you on or before your first day of eligibility. Once you are a member, you can create online accounts where you can find a dentist and view ID cards and plan information.

**Member Portal:** [DominionMembers.com](http://DominionMembers.com)

**Go Mobile Communication Service:** Register by calling 888.596.0716 or texting "DN GO" to 73529

**MyDominion Mobile App:** Download at [DominionNational.com/mobile](http://DominionNational.com/mobile)

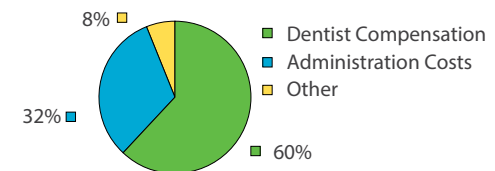
## MARYLAND PREMIUM DISTRIBUTION CHART

The following explanation as required by the Maryland Insurance Administration.

### Dental

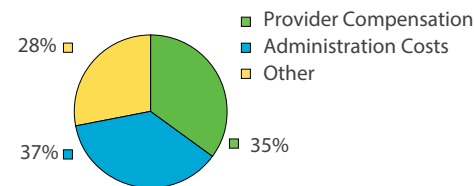
Dominion is licensed as a Dental Plan Organization (DPO) in the State of Maryland. PPO dentists are paid through the traditional discounted fee-for-service model. Select Plan network dentists are paid through a combination of member copayments and capitation dollars (predetermined monthly payments per member).

This chart shows how premium dollars were distributed in 2019 between dentist compensation and administration costs.



### Vision

This chart shows how premium dollars were distributed in 2019 between provider compensation and administration costs.



**Thank you and we look forward to working with you as a trusted partner**

With a strict commitment to quality care, adherence to the highest ethical standards and constant attention to administrative responsiveness, speed and accuracy...

WE WORK FOR YOUR  
**BENEFITS**



855-557-8555  
[www.steelefg.com](http://www.steelefg.com)