



EQUITABLE

A dental network that'll make you smile

Equitable's dental network has grown over 70% in the past 5 years and provides access to an expansive nationwide network and cost saving benefits.



Equitable dental network

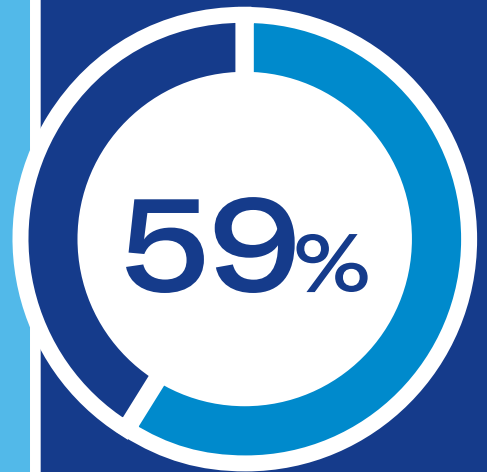
Finding a trusted dentist is simple with more than

136,000
providers

including dentists contracted by

- United Concordia Dental
- Careington
- Dental Benefits Providers, Inc.
- Dentemax Plus Network
- GEHA Solutions
- HealthSmart
- Total Dental Administrators
- Zelis

Networks vary by state and are subject to state approvals.



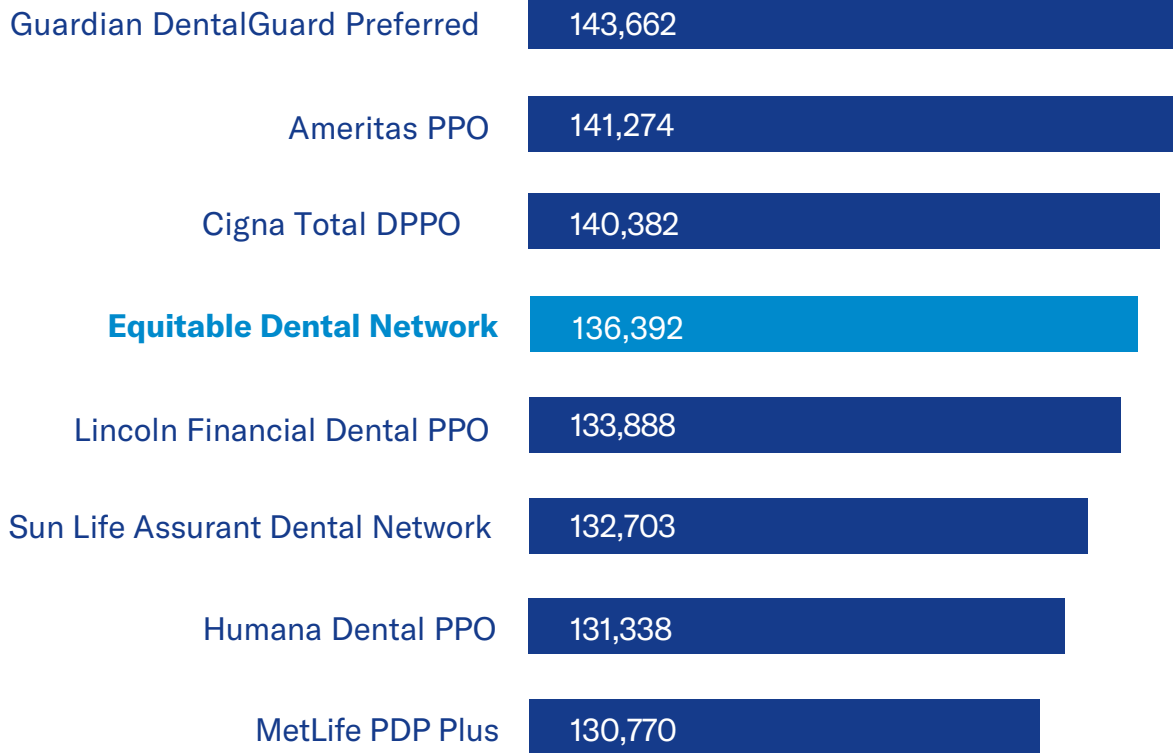
59% of Americans who don't visit the dentist say cost is the issue.¹



Our network is highly competitive with others in the industry

We strive to provide convenient access to the right dentists.

As of March 2024



Benefits to employees and their families

When employees visit a dental provider within our network, they:

Receive an average of one-third off the price of dental services, so they can pay less and stretch their annual maximums.

Only pay their deductible and coinsurance based on our in-network discounted fee for each procedure – no balance billing up to the provider’s charge.

Receive quality care by dentists who are continually monitored by state and specialty boards.

Save time and hassle because the dentist takes care of all of the claim paperwork.

Can help to keep their future premium costs down because lower provider payments can decrease the likelihood of rate increases each year.

When Nancy needed a root canal, she asked two different dentists what they would charge.



One dentist was in the Equitable dental network and the other wasn't.

She found out that she'd save between

\$77 → **\$148**



just for using an in-network provider, depending on how much her provider charged.



Benefits to employers

Save money and retain valued employees with higher in-network utilization that can drive lower renewal premiums.



In-network lowest and highest fee schedules, and member savings when using an in-network dentist.

D3330 — Endodontic therapy molar tooth

	In-network paid at lowest fee schedule MAC	In-network paid at highest fee schedule MAC	Out-of-network paid at 90th percentile R&C
Provider charge (FairHealth cost estimator)	\$1,330	\$1,330	\$1,330
Allowed amount	\$588	\$944	\$1,431
Plan payment at 80% coinsurance (The lower of provider charge or allowed amount)	\$470	\$755	\$1,064
Member out-of-pocket payment	\$588-\$470 = \$118	\$944-\$755 = \$189	\$1,330-\$1,064 = \$266
Out-of-pocket savings with an in-network dentist	\$266-\$118= \$148	\$266-\$189 = \$77	N/A

Powerfully SimpleSM Employee Benefits

Dentist participation status, member benefits and eligibility can be verified by speaking with our customer service team at (866) 274-9887.

Find a dental provider

It's easy to find the dentist you need. Simply visit our website and search by zip code, city, specialty or provider name.



Visit equitable.com/finddentist.



Search by zip code or city/state.



Find a specific dentist by name or select a specialty for a customized search.

To learn more, visit equitable.com/employeebenefits.

Suite of Insurance Products



Dental



Vision



Life



Short-Term Disability



Long-Term Disability



Accident



Critical Illness



Hospital Indemnity

¹ ADA.org/statefacts.

Powerfully SimpleSM is a service mark of Equitable Financial Life Insurance Company.

The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. The policy provisions may vary or be unavailable in some states. Plan documents are the final arbiter of coverage. Policy form #: MOEBP15DEN, AXEBP15DEN, MOEBP18DEN and state variations.

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company

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