



A Revolutionary Improvement in Group & Individual Dental Benefits

If your organization is a member of the Home Builders Association of Virginia, your members are eligible to receive exclusive dental benefits through Dominion Dental Services' eDental program. If your organization has at least three employees – your employees and their family members are eligible to receive unique group dental plans on a payroll deduction basis. If you are a member but don't have three employees – or don't want to have to administer your group's dental plan – your employees can also receive group-level dental benefits on an individual basis through direct billing.

What do you get?

Payroll Deduction Plans

(For member organizations with three or more employees)

A choice between two unique plan options:

- **Dental HMO (DHMO)** – provides superior benefits through a panel of participating dentists
- **PPO** – permits the use of any dentist

Direct Billing Plans

(For individual and group members through credit card payment or automatic bank draft)

A choice between three unique plan options:

- **Dental HMO (DHMO)** – provides superior benefits through a panel of participating dentists
- **PPO** – permits the use of any dentist
- **Discount** – provides reduced fees for each procedure in exchange for a low monthly payment

Both Plans Offer:

- Extensive dental care at significant savings
- 100% coverage for most diagnostic and preventive services
- Up to 80% coverage for more extensive care
- Orthodontic coverage for children *and* adults

Why do it?

By taking advantage of this exclusive “members-only” program, you will be able to maintain your oral health and decrease the overall cost of healthcare for you and your family.

How much does it cost?

Rates start at just \$7.50 a month!

How do I get more information?

Contact Jim Bonnell, Director of Member Benefit Services, at 804-643-2797. He can help answer questions you might have regarding the special dental program benefits available through the HBAV. You can also find more information online at www.hbav.com/dental or visiting www.dominiondental.com/edental/hbav.

Home Builders Association of Virginia DENTAL



Underwritten by Dominion Dental Services, Inc.

PPO 100/80/50/0
(In and Out-of-Network)
Dental Choice 6635

DHMO
(In Network Only)
Dental Choice 6635

(Groups with 3+ employees, Minimum of 2 enrolled)

Benefit	Diagnostic & Preventive Care	
Bitewing X-rays	100%	100%
Teeth Cleanings	100%	100%
Topical Fluoride	100%	100%
Basic Care		
Fillings (silver)	80%	65%
Fillings (composite)	80%	65%
Simple Extractions	80%	55%
Oral Surgery	80% - 3 month waiting period*	55%
Root Canals	80% - 3 month waiting period*	55%
Periodontics	80% - 3 month waiting period*	55%
	*waiting period waived if prior coverage	
Major Restorative Care		
Crowns	50% - 12 month waiting period*	55%
Bridges	50% - 12 month waiting period*	55%
Dentures	50% - 12 month waiting period*	55%
	*waiting period waived if prior coverage	
Orthodontics		
Children	0%	40%
Adults	0%	40%
Features Comparison		
Office Visit Co-pay	No Charge	\$10
Deductible	\$35 per person (\$105 max)	None
Max. Annual Limit	\$1,000	No Limit
Max. Lifetime Ortho	0\$	No Limit
Claim Forms	Yes	None
Benefits	Percentage	Scheduled
Receive Care From	Any Licensed Dentist or Network dentist	DHMO Network Dentist (limited area)
Waiting Periods	Yes	None

Dental Choice 6635 is available on a Employer-Paid or Voluntary basis.

Please contact Director of Member Benefits, Jim Bonnell LUTCF at the HBAV Insurance Agency for additional information and rates. (804)643-2797 or jbonnell@hbav.com

Attention Individuals! Any HBAV member or employee of a member company can take advantage of the Association Dental Benefits. Log on to www.dominiondental.com/edental/hbav to apply online!

