

Some General Information for Employers The Treasure State Dental Plan

Montana's dentists who belong to the Montana Dental Association (nearly 90% of the state's dentists) have created a new dental plan for Montana citizens called the Treasure State Dental Plan (TSB). Under this plan administrative costs are minimal, allowing more dollars to be spent on direct patient care. With TSB, dentists allow the patient to assign the dental benefit. This means the patient does not have to pay for the dental services covered by TSB at the time of care and then later seek reimbursement from an insurer or dental plan.

What is the Treasure State Dental Plan?

- θ A dental benefit plan that reimburses patients a percentage of their expenses based on the dollars spent, rather than a class of procedure codes.
- θ The employer designs the dental plan and determines the percentage of reimbursement and maximum benefits per year. Plan design is based on the employer's financial circumstances.
- θ A plan under which all procedures, except cosmetic, are eligible expenses.
- θ With TSB, there is no insurance company involved. Insurance is unnecessary due to the predictability of dental claims, low utilization, and plan maximums.

What are the advantages for the employer?

- θ Employers can design a plan that fits their budget and the needs of their employees.
- θ None of the dollars spent by the employer are going to an insurance company for risk, retention, premium tax, and profit. This means more dollars are available to pay employee dental benefits.
- θ The employer is able to control costs through plan design and adjusting the annual maximum.
- θ The simplicity of Treasure State Dental makes the program ideal for employer self-administration or administration by a third party administrator. Using either approach results in rapid claim payment and happy employees.

What are the advantages for the employee?

- θ Employees have the freedom to choose any licensed dentist. There is no provider network and no need to switch dentists when the plan changes from one insurance company to another.
- θ Employees generally do not have restrictions on the types of procedures covered or frequencies of needed treatment.
- θ Pre-authorization is not required so treatment is not delayed.
- θ Employees have the freedom to plan the appropriate treatment for their dental needs with no outside interference.
- θ Employees may spend the dollars in their benefit plan as they choose.

To sum up...

With Treasure State Dental, the employer can design a dental plan to meet the employee's needs while meeting the company's financial goals. The employee can select any dentist and spend the claims dollars as they choose without outside interference. This is one of the best examples of consumer-driven health care working as intended.

The Treasure State Dental Plan eliminates the middleman, maximizes patient choices and benefit dollars, while allowing the employer to maintain control. Dentists also embrace the approach because it doesn't interfere with the doctor-patient relationship.

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