DELTA DENTAL®

TruAssure INSURANCE COMPANY

One good smile deserves another.

Delta Dental of Illinois' and TruAssure Insurance Company's Multi-line Discount Program

Fact is … one good plan deserves another as well. That's why Delta Dental of Illinois has introduced a multi-line discount program. When a group adds any qualifying TruAssure product – vision, life or disability – to a Delta Dental of Illinois dental plan at the time of sale or renewal, that group can receive a **discount of up to 7% on the dental plan rate.**

The discount off of Delta Dental of Illinois' dental plan rate is calculated based on the number of TruAssure plans added and employee participation as follows:

- **7% discount** if two or more TruAssure products are added and at least one of the TruAssure products has 50% or more employee participation
- **5% discount** if one TruAssure product is added with 50% or more employee participation
- **2% discount** if one or more TruAssure products are added with 49% or less employee participation each

FOR EXAMPLE

	EXAMPLES	SCENARIO 1	SCENARIO 2
1	A group adds a TruAssure voluntary vision plan with a Delta Dental of Illinois dental plan.	The group has 46% TruAssure voluntary vision employee participation. The group will receive a 2% discount off of Delta Dental of Illinois' dental plan rate.	The group has 51% TruAssure voluntary vision employee participation. The group will receive a 5% discount off of Delta Dental of Illinois' dental plan rate.
2	A group adds a TruAssure base life plan and a TruAssure voluntary vision plan with a Delta Dental of Illinois dental plan.	The group has 95% participation in the TruAssure base life plan and 40% participation in the TruAssure voluntary vision plan. The group will receive a 7% discount off of Delta Dental of Illinois' dental plan rate.	The group has 95% participation in the TruAssure base life plan and 75% participation in the TruAssure voluntary vision plan. The group will receive a 7% discount off of Delta Dental of Illinois' dental plan rate.
3	A group adds a TruAssure voluntary life plan and a TruAssure voluntary vision plan with its Delta Dental of Illinois dental plan.	The group has 40% participation in the TruAssure voluntary life plan and 40% participation in the TruAssure voluntary vision plan. The group will receive a 2% discount off of Delta Dental of Illinois' dental plan rate.	The group has 75% participation in the TruAssure voluntary life plan and 40% participation in the TruAssure voluntary vision plan. The group will receive a 7% discount off of Delta Dental of Illinois' dental plan rate.

The following TruAssure products qualify for the multi-line discount program:

Complete Vision Plans
Mixed contribution and voluntary pricing structures will be eligible for a 2% discount off of Delta Dental of Illinois' dental plan rate unless participation is 50% or greater. All employer-paid vision plans will be eligible for a 5% discount off of Delta Dental of Illinois' dental plan rate.

Base Life Plans
Base life products requiring a minimum enrollment of 75% of eligible employees would qualify for a 5% discount off of Delta Dental of Illinois' dental plan rate, unless a vision plan is also added.

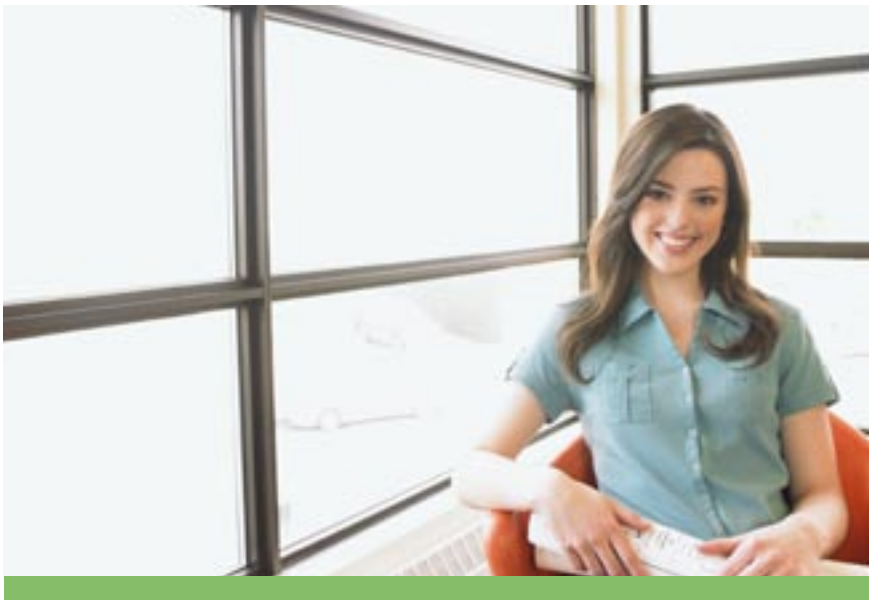
Voluntary Life Plans
Voluntary life plans that do not enroll at least 50% of eligible employees will qualify for a 2% discount.
If enrollment in a voluntary life plan is more than 49%, the group would qualify for a discount of up to 5%.

The following TruAssure products are not eligible for dental discounts:

- Supplemental Life and AD&D plans as add-ons to Base Life plans. (As noted, Voluntary life plans would qualify under certain conditions.)
- Advantage and Supplemental Vision plans.

Adding TruAssure products to a Delta Dental of Illinois dental plan not only adds value, it also helps groups save money on their dental plan rates. That's something any employer can appreciate.

Please contact your Delta Dental of Illinois sales executive for more information.



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TruAssure is a subsidiary of Delta Dental of Illinois