

Just Floss The Ones You Want To Keep

Amid mounting evidence linking poor oral hygiene to a range of expensive medical problems, **85% of consumers believe there is a strong connection between good oral health and overall medical health.**



Consumers cite preventive care as the No. 1 reason they visit the dentist.

Dental coverage benefits can help eliminate the cost barriers that prevent many people from seeking the level of oral health care that is most appropriate for them— helping to reduce the likelihood of more severe oral health

Two River Benefits partners with our clients helping to reduce their operating costs while improving profits. Our well designed benefit plans improve employee loyalty, reducing your turnover while helping to differentiate your company from your competition. Want more information, give Dave or Gordon a call and let us create a plan for your company.

Member and Partner of the



TWO RIVER BENEFITS CONSULTANTS, LLC

300 Route 35 South
Plaza III, Suite 200
Ocean, NJ 07712

Dave Koch CEO
Gordon Frederick VP

Phone: 732-517-0220
Fax: 732-517-0160

Email:

gfrederick@tworiverbenefits.com
dkoch@tworiverbenefits.com

www.tworiverbenefits.com



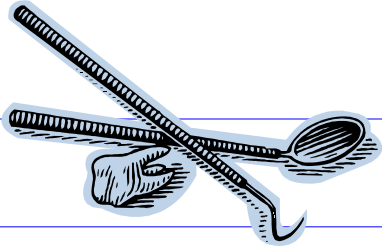
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Take Care of Your Family



GOOD DENTAL CARE
MEANS GOOD HEALTH

DENTAL HEALTH IS IMPORTANT



Everyone knows higher employee morale, increased productivity, and reduced absenteeism are several of the benefits employers receive when offering a dental plan.

- More than 120 medical conditions can be diagnosed during a dental exam
- Regular flossing and dental cleanings can eliminate periodontal disease, which is linked to heart disease and diabetes

75% of Americans have some form of periodontal disease— American Dental Hygienist Assoc. (2004)

Recent studies indicate one out of three Americans without dental coverage rate their own dental health as fair or poor, compared to one out of five with dental coverage. People without dental coverage are more likely to wait until an oral problem occurs before they see the dentist. Nearly 90% of people with dental coverage visit a dentist for preventative reasons.

Lack of coverage is the primary reason people do not visit the dentist

Studies have found that people who have periodontal disease are nearly twice as likely to suffer from coronary artery disease.

Better Dental Care Can Prevent Disease and Keep Your Employees Healthier From Head to Toe

Dental Preferred Provider Organization (PPO)

DENTAL PPO for full-time employees working 20 hours or more per week. Choose from a large national network of dental professionals with co-pays and deductibles. The plan includes the following benefits:

- No waiting period or pre-existing conditions
- No referrals
- White fillings on all teeth
- Four cleanings a year— one routine and one periodontal cleaning every six months
- Brush Biopsy— for early detection of oral cancer (3% of all cancers are oral)
- Out of network benefits
- Two year rate guarantees available

The Dental PPO allows freedom of choice when selecting your dental professional.

- Initial and annual rollout of program at the member firm location with plan explanations

Pre-tax deduction will save your company money on FICA (\$7.65 for every \$100 in premium)

- Reduces administrative work due to on-line capabilities, provides features such as:
 - * pay & reconcile bills
 - * add & terminate employees
 - * merge census information
 - * employer and/or employee can check claim status on-line

Dental Maintenance Organization (DMO)

Offers more affordable dental benefits for your employees. They can choose from a participating network dentist at a fee for service rate. For example in NJ the single rate is less than \$3.50/week or \$8.50/week for families. The NJ co-pay is \$7.00 for each visit to the DMO dentist, which covers the basic preventative care of cleaning and bitewing X-rays. As an example in NJ, other services at a significant discount (versus average retail charges) include;

- One surface silver filling \$23.00 vs. \$77.00
- Oral surgery tooth extraction \$23.00 vs. \$77.00
- Bicuspid root canal \$223.00 vs. \$574.00
- Porcelain crown \$280.00 vs. \$753.00

Vision Discount Plan

The Vision Plan is a discount plan through the Vision Service Plan (VSP). It includes discounts on exams and the purchase of prescription eyewear when provided by VSP network doctors.

The discount plan is available for you and everyone covered under your dental plan.

Services include:

- Exams— 20% discount on eye exams
- Prescription glasses— 20% discount on complete pairs and lens options
- Contacts— 15% discount off the contact lens exam (fitting and evaluation)
- Laser Vision Care— a discount on both PPK and Lasik surgeries