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**BUSINESS REPLY MAIL**

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NORTH CAROLINA DENTAL SOCIETY  
ATTN: AUDREY YACABUCCI  
PO BOX 4219  
CARY NC 27519-4219



Would you knowingly  
spend money on  
**nothing?!**

with traditional dental  
coverage,  
you already are.



Don't wait. Another year with traditional dental  
coverage is another year of **wasted money**  
and **restricted coverage!**

Visit [www.ncdental.org/direct.html](http://www.ncdental.org/direct.html)  
or call **1-800-662-8754**.



*For more information about Direct Reimbursement, contact:*

**Audrey Yacabucci**  
Dental Benefits Consultant  
P.O. Box 4219 Cary, North Carolina 27519  
Telephone 1-800-662-8754 or 1-919-678-8732  
ayacabucci@ncdental.org  
[www.ncdental.org/direct.html](http://www.ncdental.org/direct.html)



Wouldn't it be  
great if you could  
pay for only what  
you **use?**



# Direct Reimbursement

Only pay for what you use.

Direct Reimbursement is the ideal alternative to traditional dental insurance.

A Direct Reimbursement dental plan gives **freedom** to both employers and employees, **simplifies** administration, and **saves money** over traditional insurance.

**The Freedom of Choice** Your employees decide which dentist to visit AND which treatments they'd like covered. **You decide** how much you are willing to pay for each employee per year. This price will never be raised unless you raise it!

**Simplicity** Direct Reimbursement eliminates many common insurance coverage headaches: **No waiting** for claim reimbursement, **no premiums, no referrals, no pre-authorization, no dentist restrictions,** and **no excluded treatments.**

Just comprehensive dental coverage. **Simple and direct.**

**Efficiency** A typical dental plan uses up to 40% of premiums to pay broker commission, premium taxes, cash reserves, administrative fees, insurance company overhead and profit.

The average dental premium is \$300-372 per year. This means that you pay as much as \$148 PER EMPLOYEE for the administrative costs of simply HAVING a dental plan.

With in-house Direct Reimbursement **100% of all costs go directly toward treatment.**

You demand efficiency from your business. Shouldn't you demand it from your dental plan?

*"It's fantastic! I see who I want, when I want, and I cover whichever treatment I want. We all told our boss, we don't ever want to go back to dental insurance!"*

*Morris & Associates*

## FACTS:

- **According to the American Dental Association: The average dental claim is \$200 per year while the average dental premium is \$300 per year.**
- **With traditional dental plans you will pay for services never used!**
- **With Direct Reimbursement, costs per year are set by you and can only be raised by you. In fact, statistically as much as 40% of this money may never be spent.**
- **All unspent funds never leave your organization.**
- **Direct Reimbursement affords complete freedom in dentist selection.**
- **Direct Reimbursement has NO LIMITATIONS or exclusions on type of treatment**

## Here's how it works:

- 1 Employees and/or covered dependents receive treatment from a dentist of their choice.
- 2 Employees make payment and then present proof of treatment to the employer or third-party administrator.
- 3 Employees are reimbursed according to the selected plan design.



### It's that simple.

*"We have found Direct Reimbursement to be an affordable alternative to traditional dental plans, and we're very pleased with this program."*

*Dale Johnson  
Benefits Manager,  
Town of Cary*

Over 60,000 employees and dependants in North Carolina are currently enjoying the ease and flexibility of Direct Reimbursement. And because this plan is so straightforward, 95% of employers handle their Direct Reimbursement plans in-house.

Contact the North Carolina Services for Dentistry, Inc. to find out how quick and easy it is to establish your own Direct Reimbursement plan.

**800-662-8754**

[www.ncdental.org/dr.html](http://www.ncdental.org/dr.html)

We'll help you determine the payment structure best suited for your budget and needs, and design a personalized Direct Reimbursement Action Plan -- *all at no cost!*

### Third Party Administrator (TPA)

If you'd prefer to outsource your Direct Reimbursement Management, we are here to inexpensively administer your plan. We will expertly handle all receipts and reimbursements for you! Ask about our quick and easy TPA system.

### Stop paying for what you never use.

Direct Reimbursement is the **smart** choice, the **only** choice for dental coverage. Letting even another month go by is throwing away money.

### Why wait?

It's **simple, flexible,** and **cost-effective.** Find out how you can benefit from this valuable new system of dental coverage.

*"I absolutely love this plan. It's probably been one of the best benefit plans we've offered. Employees love it. I think the reason they like it so much is that they know right up front, when they go to the dentist, what it is going to cost."*

*Lynne Gallimore, Wilson Memorial Hospital*



Yes, I want to save money on a dental plan!

Please send me more information about Direct Reimbursement.

Please contact me about Direct Reimbursement. I prefer to be reached by \_\_\_\_\_ phone \_\_\_\_\_ e-mail

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City

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State

\_\_\_\_\_  
Zip

\_\_\_\_\_  
Telephone

\_\_\_\_\_  
E-mail

Detach this card and drop it in the mail or fax it to us at **919-677-1397**

