



Nursing Home Residents have special needs:

If you are a Public Aid, Medicaid or Title 19 recipient, you may be aware how difficult it is to locate a dentist accepting Public Aid, Medicaid or Title 19 dental coverage. If you purchase dental coverage through Preferred Insurance Services, Inc., you will not have this problem.



PIS coverage makes it possible to obtain routine care and other dental services at your nursing home facility. Many residents of nursing home facilities are not able to maintain proper oral hygiene, as a result, what once were sound natural teeth begin to decay leading to extractions. The PIS Dental Plan addresses these issues by including preventative dental care as part of the plan. Preventative dental care and early dental treatment may help prevent more serious dental problems. Please refer to the PIS Schedule of benefits for details.



PIS dentists come to Nursing Home Facility providing dental care:

Many times nursing home residents do not receive the dental care they require due to medical conditions that confine them to the facility, transportation to the dentist's office is difficult or more likely unable to locate a dentist accepting Public Aid, Medicaid or Title 19 dental coverage.

PIS contracts with the same dentists that currently provide care to the residents at your facility. These dentists may come directly to facility providing dental care to residents and will continue to provide care to you as a PIS enrollee. Residents are at ease being treated in familiar surroundings.

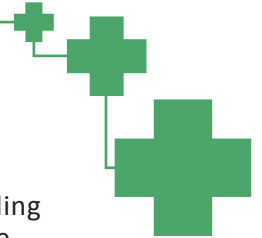


How the Plan Works:

PIS Dentists are compensated by Preferred Dental Associates, P.C., (PDA) for providing plan Enrollees dental care according to the PIS Schedule of benefits. Examinations are performed, a specific treatment plan for each patient is created. Care may be provided at the nursing home facility.

Detailed records are kept by PDA and a copy provided to facility. This allows the attending physician, the facility and responsible parties to be informed. The PDA dentist visits the facility on a regular scheduled basis and delivers care using mobile equipment. If necessary, the dentist may visit you at your bedside. If there is an emergency, a PDA dentist is notified, necessary action will be taken.

In addition to the onsite PDA network, you will have access to an extensive network of local doctors accepting PIS. No longer must you accept access to a dentist on a monthly or less frequent basis. You may seek dental care at any of the locations, by simply accessing the link on your PIS insurance card. Who knows, your dentist may be on the PIS network. Rest assured your emergent issue will be addressed.



The PIS Dental Plan Provides Comprehensive Dental Coverage:

The PIS Dental Plan is a comprehensive plan, provided by the PDA dentist without prior approval from Medicaid. The PIS plan includes preventative, basic restorative and major restorative care.

PIS is committed to Quality Care:

The PIS Dentist providing care has been carefully selected. All dentists are licensed and meet professional standards. All doctors with both Illinois and Wisconsin have had criminal background checks.

All are subject to the PIS Quality Assessment and Utilization Review Plan assuring high standards. PIS is responsive to any complaint or grievance from an enrollee. Please call PIS at (847) 869-6100 for more information on this process.

The PIS Dental Plan has low coverage premiums:

There are no co pays or deductibles for the enrollee to pay. Federal law and the State of Illinois allows for the Medicaid patient's premiums to be deducted, on a monthly basis, from their supplemental personal income benefits (i.e. Social Security or personal pension). The Medicaid payment to the facility is increased according to the amount deducted to pay premium. Therefore, Medicaid patients with this type of supplemental income have no out of pocket cost for premiums. Monthly personal funds are not affected by participation in the PIS plan.

PIS Dental Plan Coverage Limitations and Exclusions Summary:

The PIS Dental Plan benefits are limited as follows: Some services, like exams and cleanings are limited to one every six months. A member becomes eligible for dentures after 6 consecutive premium payment. Replacement of dentures limited to one per 36 month period following the initial 6 month waiting period. Any services or procedures listed in the Schedule of Benefits to be rendered to a PIS enrollee must be deemed necessary and appropriate by the professional opinion of PIS dentist.