

**altus  
dental™**

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Altus Vision™



**Altus.** It means 'above; applied to a part raised above the usual level.'

That's what you get with Altus: our commitment to a dental and vision benefits experience that goes above and beyond. It's the Altus Advantage.

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# History – Launched in September 2001



Rapid client and network growth positioned Altus Dental as a top MA dental PPO



Largely focused on market segments with locally based employees or membership



One of a select few QDP approved dental carriers offered by MA Health Connector on their Individual and SHOP exchange



Strong vendor relationships such as Health New England, AAA Northeast, AAA Pioneer Valley and many, many others



Sterling reputation for client, broker, member and dentist service

# Company Profile

Over 2,500 accounts in Massachusetts

Approaching 350,000 members



**Commonwealth of Massachusetts  
Group Insurance Commission**

100,000



4,400



3,700



2,500



500

## Overall Member Satisfaction

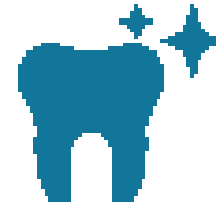
**92%**   
overall member satisfaction

**90%**   
of members would recommend us  
to a friend or family member



*"I am very satisfied with Altus dental. Customer service is always very helpful and knowledgeable."*

## Dental Network

**98%**   
of our members are satisfied  
with the quality of their treatment

**90%**   
of our members are satisfied  
with the availability of dentists



*"Altus covers all my needs at this time. It's easy, because Altus responds quickly to any questions or payments when contacted by my dentist."*

## Customer Service

**91%**   
of members are satisfied  
with overall customer service

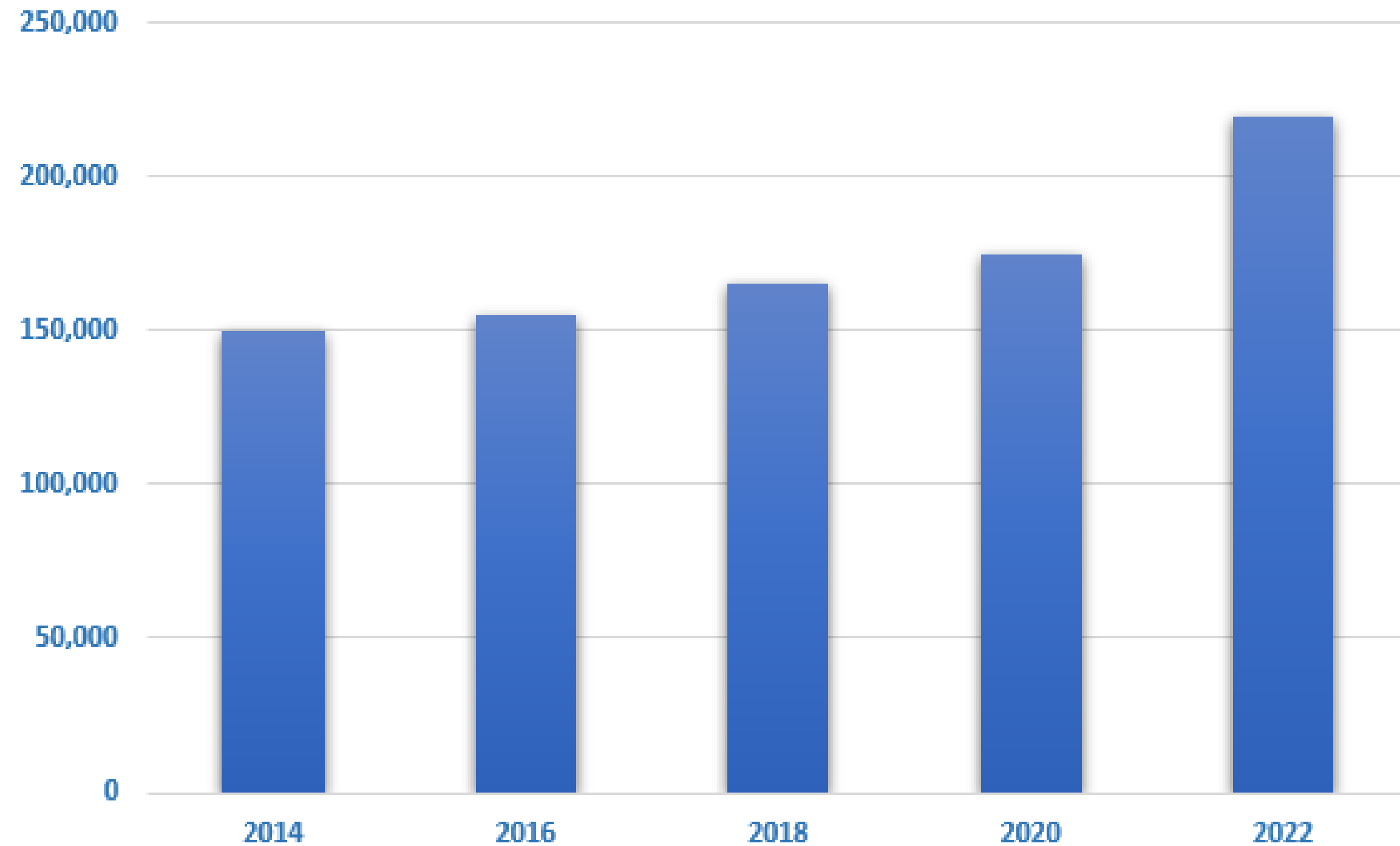
**94%**   
of members are satisfied with  
knowledge of customer service  
representatives



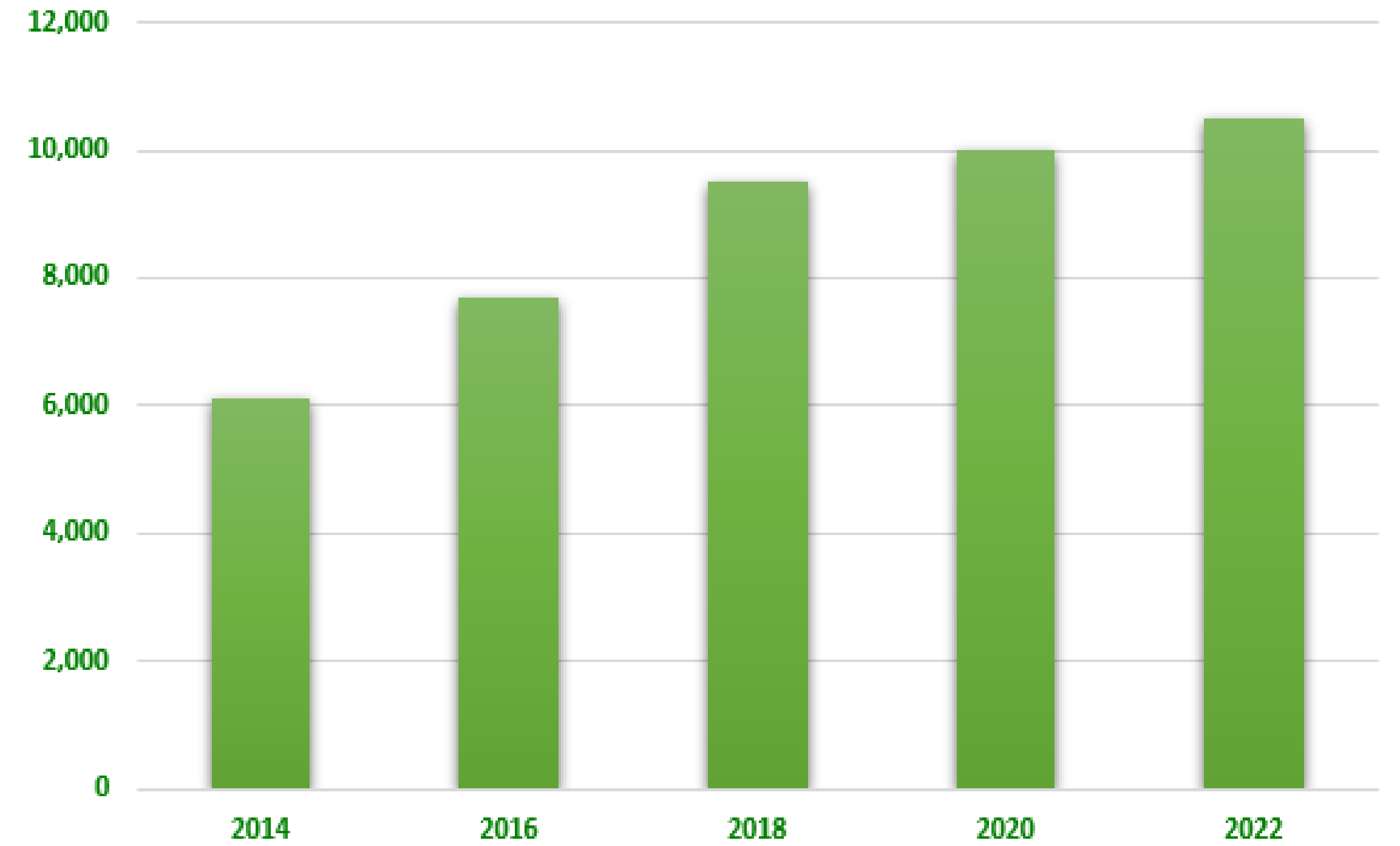
*"Altus dental people are always courteous and patient listeners to my questions and concerns, clear in their explanations and genuinely understanding and helpful."*

Source: 2023 Member Satisfaction Survey conducted through Market Decisions Research

# Growth



Membership Growth



Network Growth

\*Members have access to more than 380,000 locations nationwide through Connection Dental

# Dental Provider Network

## ALTUS DENTAL

**Provides an industry leading dental PPO network in MA**

- ✓ More than 9,400 locations statewide in MA
- ✓ Nearly 1,000 additional locations in RI & NH

## CONNECTION DENTAL DENTEMAX

**Complements our local network with national access**

- ✓ National partnership
- ✓ Nearly 420,000 network locations nationwide

## RECRUITMENT

**Highly effective local “boots on the ground” effort**

- ✓ Custom ongoing recruitment effort

# National Altus Dental Service Area Map

## Easy Access to In-Network Care



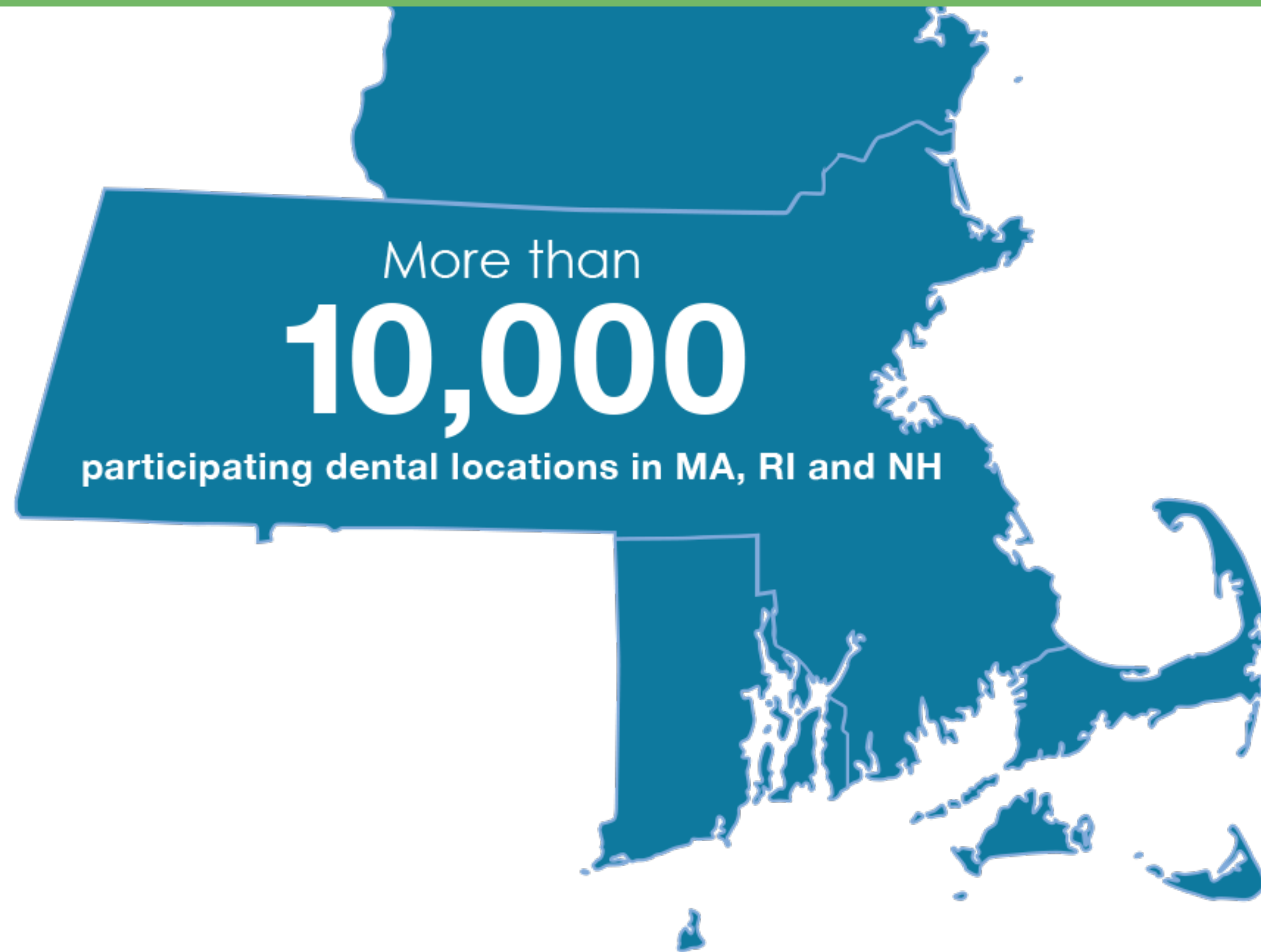
Altus Dental offers one of the largest dental Preferred Provider Organization (PPO) networks in MA, with more than 10,000 locations locally and nearly 420,000 nationally.

National network access through Connection Dental and DenteMax



# Local Altus Dental Service Area Map

## Easy Access to In-Network Care



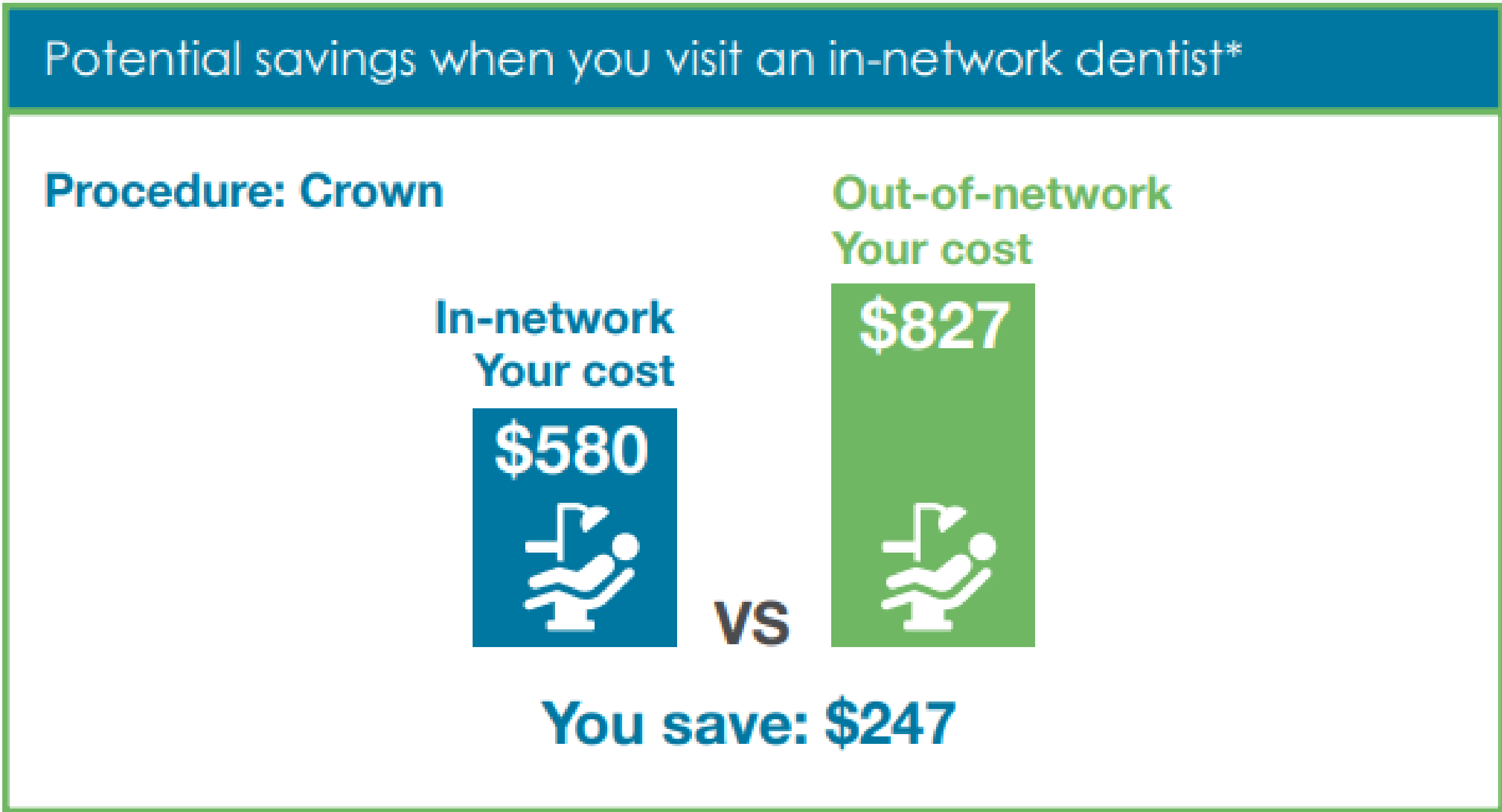
Altus Dental offers one of the largest dental Preferred Provider Organization (PPO) networks in MA, with more than 10,000 locations locally and nearly 420,000 nationally.

# Broad provider access with PPO network savings means lower costs for member



## Maximize your benefits with participating in-network dentists

When you visit a participating dentist in the network, you'll enjoy lower out-of-pocket costs. Plus, in-network dentists submit claims directly to Altus Dental.



\* Based on average charges in Massachusetts. Assumes any deductibles have been met and the policy year maximum has not been reached.

Network Discount  
Savings Average  
39%

# The Altus Advantage Programs

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# 100% Coverage

Children under the age of 13 will receive 100% coverage, with no cost and no deductible for covered dental services.



## Preventive and Diagnostic

Including services such as cleanings, exams, x-rays, fluoride and sealants.



## Basic Restorative

Including services such as fillings and extractions.



## Major Restorative

Including services such as stainless steel crowns.



**Healthy Smiles For Life**

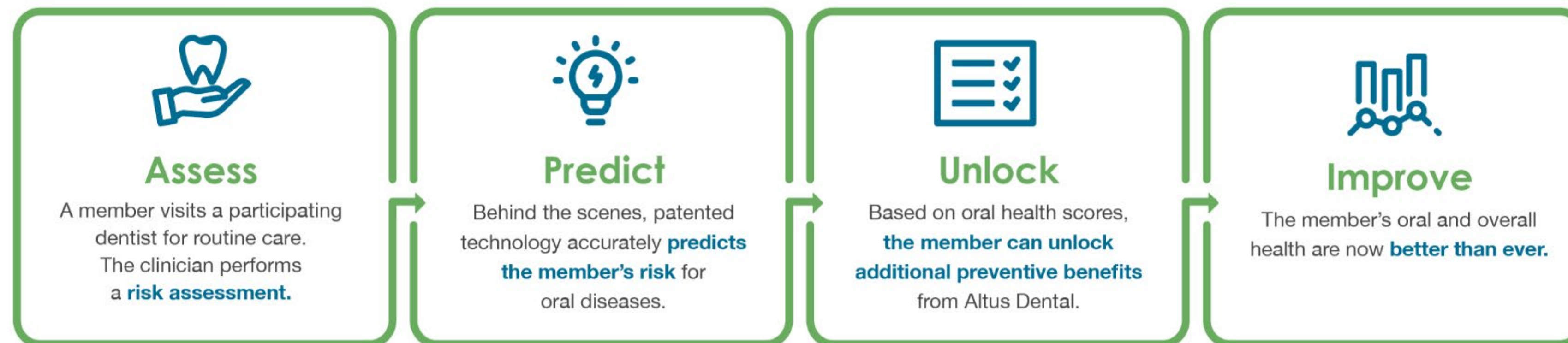
## Additional Plan Details

- Does not apply to orthodontic services.
- Out-of-network dentists may balance bill.
- Annual maximums and standard limitations and exclusions apply.

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## Extra Dental Benefits For At-Risk Members

The SmileMore program is a proactive approach to maintaining oral wellness. With SmileMore, members will receive a customized oral health score that will help determine their risk for future diseases like caries, periodontal disease and oral cancer.



### Why SmileMore?

- Approximately 91% of adults ages 20-64 have caries on at least 1 permanent tooth\*
- 70% of adults age 65+ have some form of periodontal disease\*
- 1 in every 5 cases of oral cancer occurs in patients younger than 55\*

\* "Periodontal Disease." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 10 July 2013  
[www.cdc.gov/oralhealth/conditions/periodontal-disease.html](http://www.cdc.gov/oralhealth/conditions/periodontal-disease.html)



# The Preventive Rewards Program

When you choose this benefit enhancement, none of your preventive dental services count toward your annual maximum, allowing you to stretch your benefit dollars.

## Here's how the Preventive Rewards Program works\*:

Let's say your annual maximum is **\$1,500**.

Each year, you receive:

- ✓ Two cleanings
- ✓ Two exams
- ✓ X-rays
- ✓ Fluoride Treatment
- ✓ Sealants

At the end of the year, your annual maximum **remains \$1,500** because none of your preventive services affect your annual maximum

\* Example only. Refer to your specific coverage.

# The Maximum Carry Over Advantage

With the Maximum Carry Over Program, you can carry unused portions of your annual maximum to the following year as long as you use those preventive care benefits. These unused benefit dollars can be saved in case more expensive treatments are needed later.

Depending on your particular plan's benefits, you can carry over unused balances up to \$1,500.

## Who is Eligible?

### **You are eligible for Maximum Carry Over benefits if:**

1. You and your dependents have been enrolled in the plan for a full calendar year.
2. You receive a preventive care benefit (e.g. exams and cleanings) during the year.
3. Your claims during the year did not exceed the annual cap set under your benefit plan.

# The Smile Plus Program

Are you looking to enhance your employees' Altus Dental plan?  
We are now offering additional coverage on cosmetic services that will add value to your employees' current Altus benefit plan...  
what's better than that?

## The Smiles Plus program includes:

- ✓ Teeth Whitening
- ✓ Third Cleaning
- ✓ Adult Fluoride Varnish
- ✓ Athletic Mouth Guard

**Interested in adding even more cosmetic services like Invisalign® to your plan?**  
Reach out to your Altus Dental sales representative for more information.

Invisalign® is a registered trademark of Align Technology.

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# Altus Vision™

in partnership with VSP® Vision Care

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# The Right Network

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117,000+ In-Network Choices

INDEPENDENT DOCTORS	PREMIER PROGRAM	ONLINE RETAIL
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**vsp**  
vision care

**PREMIER**  
PROGRAM  
BY VSP GLOBAL®

eyeconic®

CUSTOMIZED RETAIL OPTIONS, INCLUDING

Walmart\*

PEARLE EST. 1961 VISION™

**COSTCO**  
OPTICAL

 Visionworks

**altusdental**™





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in partnership with VSP® Vision Care

## Easy Online Shopping

eyeconic

®

- Your **Altus Vision** benefits include Eyeconic®, the preferred online retailer, accessible through [vsp.com](https://vsp.com)
- Features: Free shipping and returns, Virtual Try-On, Coordination with your doctor for free frame adjustments
- Extensive selection: 50+ eyewear brands and 20+ contact lens brands
- Member Perk: 20% off eyewear, every day

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# Altus Vision™

in partnership with VSP® Vision Care

## Exclusive Member Extras

### Value-added Programs and Extra Discounts

- **Additional pairs of glasses and sunglasses:** Save 20% from any VSP provider within 12 months of last WellVision® exam
- **Laser vision correction:** Save 15-20% on average. See VSP.com for more information
- **VSP Diabetic Eyecare Plus Program<sup>SM</sup>:** Additional services that track and monitor diabetic eye disease progression; Additional eye exam each year that includes refraction for changes in vision due to diabetes medication(s), and more
- **TruHearing<sup>®1</sup>:** Save up to 60% on the latest brand-name hearing aids. Visit [TruHearing.com/VSP](https://TruHearing.com/VSP) or call 877.396.7194

1 TruHearing offers individuals the opportunity to purchase hearing aids at discounted prices, including individuals covered by self-funded health plans not subject to state insurance or health plan regulations. TruHearing is not insurance and not subject to state insurance regulations. TruHearing provides discounts to certain healthcare groups for hearing aid sales and services; TruHearing provides fitting, programming, and three adjustment visits at no cost; the member is obligated to pay for testing, and all post-fitting hearing care services, but will receive a discount from those healthcare providers who have contracted with TruHearing. Not available directly from VSP in the states of Washington and California.

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# Managing your benefits online

**Register at [altusdental.com](https://altusdental.com) for instant and secure access to your member benefits and wellness information.**

- ✓ Find an in-network dentist or eye doctor
- ✓ Order or print a new ID card
- ✓ View your benefits summary and highlights
- ✓ Check your dental insurance eligibility for services and procedures
- ✓ View your dental deductible and maximum amounts as well as remaining balances
- ✓ Get oral health care tips with Healthy Smiles for Life

**Registering is fast, easy and secure.**

**Note:** For Altus Vision claims you must login at [VSP.com](https://VSP.com)



Thank You

Jeff Nauges, AVP Labor Relations

Altus Dental, the coverage and quality care you deserve.

Questions? Contact us. Call 401-258-3368  
[jnauges@altusdental.com](mailto:jnauges@altusdental.com)

[www.altusdental.com](http://www.altusdental.com)