

Nationwide Dental Take Over Benefit/Credit for Prior Coverage

Nationwide is extending the takeover benefits to new Nationwide dental members that had prior coverage with a previous dental carrier. These members may qualify to receive credit for the months they've had continuous dental coverage to go towards their 12-month waiting period for Type 3-Major Services.

Below are the criteria that must be met to be considered for credit of prior coverage.

The prior coverage must be a PPO or MAC plan with a minimum yearly maximum benefit amount of \$1,000 and similar coinsurance as the Nationwide plan (100/80/50).

- The member will need a letter/certificate from the previous carrier that must include the following information:
 - ☐ Carrier Name and schedule of dental benefits.
 - ☐ Start date and end date of coverage.
 - ☐ Member and covered dependents:
 - Primary Member: Name, SSN & DOB
 - Spouse: Name & DOB
 - Child(ren): Name & DOB

The letter must be on carrier letterhead and state the type of coverage (include annual maximum and coinsurance), list the names of all covered members and there must be a start date and end date for the coverage.

Proof will not be accepted from the following:

- ☐ Bank draft
- ☐ Screen shot
- ☐ Word document
- ☐ There cannot be more than a 30-day break in coverage for the takeover benefits to be extended to the member.
- ☐ Discount dental plans, DHMO or scheduled dental plans do not qualify for the takeover benefits.
- ☐ Takeover benefits will not be extended to members that are already active with Nationwide.

The proof of coverage letter must be emailed to proof@nationalcaredental.com or faxed to (469)913-0993. Please include the primary member's the member ID # in the email or fax.

Once documentation has been submitted allow 72 business hours for review. All proof of prior coverage is subject to carrier approval.