



## Options and Opportunity:

### Direct Reimbursement and Third Party Administrative Services

Southwest Benefit Administrators provides timely and accurate benefits administration services for businesses who have self-funded plans, as well as providing TPA services for Direct Reimbursement programs that don't involve an insurance plan at all.

#### How does a Direct Reimbursement plan work?

Unlike most traditional insurance plans, Direct Reimbursement (DR) plans reimburse employees based on the dollars they spend on dental care, not on the type of treatment and pre-approved allowances for certain procedures. When an employer offers a Direct Reimbursement (DR) plan, an employee visits the dentist, any dentist, receives treatment and presents a paid receipt or proof of treatment to the employer for reimbursement.

The employer determines the percentage of reimbursement and the maximum benefit per year, as well as the percentage of employer/employee contribution.

#### What are the benefits to my client?

DR plans are ideal for employers who don't want (or can't provide) traditional dental insurance, but DO want to offer an employee health benefit with predictable costs and low risk.

- Unlimited opportunity to design a plan that meets the employer's financial situation. Employer establishes the coverage percentage and maximums.
- Self-funded with no risk charges or premium taxes.
- Quick claims processing.
- Easy for employees to understand and use.
- No employee complaints about limitations, exclusions and hidden costs.
- No dentist network required, so access in rural areas is not an issue.

#### Who manages the claims and payment?

Often a Third Party Administrator (TPA) such as SBA administers the plan for the employer by processing claims, paying providers and reimbursing employees per the plan's design, as well as providing utilization and management reports to the employer.

Call Gary Feldman to explore how Southwest Benefit Administrators can help you offer a DR plan to your clients.

Southwest Benefit  
Administrators, LLC  
P.O. Box 41068  
Phoenix, AZ  
85080-1068

**Gary Feldman • (602) 588-3972**  
**[www.swbenefit.com](http://www.swbenefit.com) • [gfeldman@swbenefit.com](mailto:gfeldman@swbenefit.com)**