

## 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](mailto: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.