



Introduction to Lab References Advisory Group

A SDVOB Employee Benefits Advisor who designs DENTAL COST REDUCTION PROGRAMS which cover everything that can be done in a dental chair. Our plans are simple to understand and use top quality dentists. No Adjudication. No Restrictions. No Exclusions. No Waiting Periods.



THANK YOU TO Disability: IN, NaVOBA, NVBDC, and NVSDC and our **CORPORATE PARTNERS FOR ENGAGING WITH SDVOB AND VOB**

OUR BUYERS BRIEF & CAPABILITY STATEMENT

SDVOB Established in 1976
Cage Code: 7L1P1
NVBDC and VA SDVOB Certified since 2016

EMPLOYEE BENEFITS | HEALTH AND DENTAL | HOME HEALTH CARE
524114 - Direct Health and Dental and Medical Insurance Carriers
524210 - Insurance Agencies and Brokerages
525120 - Plans, Health and Welfare-related Employee Benefit
541612 - Human Resources and Benefits Consulting Services
621610 - Home Health Care Services
623220 - Residential Mental Health and Substance Abuse Facilities



www.labreferences.com



International Small Business Association

www.internationalsba.org



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CAPABILITY STATEMENT Prepared by: Felton E. Lewis III A Minority Owned certified SDVOB serving Contractors (1099), HBCU's, SMB, Associations, and Corporations.

- **Our founder, Felton E. Lewis III** (legacy Air Force & National Guard) has 40+ years of experience in the Employee Benefits Management/Administrator space and healthcare insurance Industry as a Managing Agent. Felton founded www.internationalsba.org to provide voluntary benefits for independent contractors and small businesses. He has led the program design of Life, Health, Dental, Vision, Legal, and Retirement Benefits, for 1099 contractors and SMB's. Lab References is a Strategic SDVOB Partner for PlanSURITY.
- **Our SVP of Supplier Engagement, Brenda Smith** (legacy US ARMY & Reserve) has 30+ years in Supplier Diversity Management, Diversity and Inclusion, and creating Strategic Diversity Programs for Nike, Intel, and Veteran Business Development organizations. Brenda engages directly with Supplier Diversity, Employee Benefits, and Member Benefits Execs to lead the Pilot of our PlanSURITY Dental Programs with Corporations.

Our Engagement Charter:

- always identify risk and cost saving opportunities in current employee benefit plan
- maintain our delivery commitments to ensure our clients are successful
- earn your ongoing endorsement, and ideally an audio *reference* of the value delivered

Our Product, Advisory and Consulting Service Portfolio includes:

- **Voluntary Benefits** | Dental, Health, Life, Disability, Vision, Legal Protection
- **Dental Plan Spend Audit and Cost Reduction Experts**
 - Personalized Dental Programs for Independent Contractors, Small Businesses and Associations
 - Personalized Dental Education, Plan Registration, Enrollment, and Onboarding for Employees
- **Employee Wellness** | Health and Dental Education Literacy Platform for Employees
 - Onsite/On Campus Dentist Service Center | Onsite/On Campus Drug Testing Center



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OUR CERTIFICATIONS



CERTIFICATE No. 01017

National Veteran Business Development Council

CERTIFICATION

is hereby granted to:

Ams/Bfma LLC (DBA: Lab References Advisory Group)

The National Veteran Business Development Council certifies that the named entity has met all criteria established to be recognized as a Service Disabled Veteran Owned Business (SDVOB)

Given this Date: 10/29/2019
Expiration Date: 10/29/2020

President, Keith King



DEPARTMENT OF VETERANS AFFAIRS
Center for Verification and Evaluation
Washington DC 20420

June 22, 2016
In Reply Refer To: 00VE

Mr. Felton Edwin Lewis, III
Ams/Bfma LLC
DBA: Lab References Advisory Group
DUNS: 126203889

Dear Mr. Lewis:

On behalf of the U.S. Department of Veterans Affairs (VA), Center for Verification and Evaluation (CVE), I am writing to inform you that Ams/Bfma LLC DBA: Lab References Advisory Group (Ams/Bfma LLC) has been verified as a Service-Disabled Veteran-Owned Small Business (SDVOSB) and added to the Vendor Information Pages (VIP) at <http://www.vip.vetbiz.gov>. Ams/Bfma LLC will be eligible to participate in Veterans First Contracting Program opportunities with VA.



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Hello Employers! We Want You To Pay NOTHING To Reduce The Cost Of Major Dental Work For All Your Employees

Major Dental Work Costs Too Much	PlansURITY Solves The Problem ... No Employer Cost	Expand Dental Benefit NOW Pay Nothing To Do It
<ul style="list-style-type: none"> Major dental work is expensive ... whether employees have dental plans or not. Example – Orthodontics Plan Covers: \$1,500 lifetime max Dentist Fee: \$5,000 Employee Pays With Plan: \$3,500 Without Plan: \$5,000 	<ul style="list-style-type: none"> We charge NOTHING to solve the problem – whether employees have plans or not. Same Example – Orthodontics Your Plan Pays: ZERO Dentist Charges: \$2,000 Employee Pays With or without Plan: \$2,000 	<ul style="list-style-type: none"> All major dental work is included (ortho, implants, crowns, cosmetic work). Work done at our offices is NOT charged to your plan. Same Example – Orthodontics Your Plan Saves: \$1,500 Employee Saves \$1,500 more than cost with plan \$3,000 over regular cost

HOW IT WORKS

- Employers register by email. Employees provide contact info and availability.
- We respond with available dentist, confirm pricing, and audit quality of work.
- After we accept your registration, tell your employees about it. Simple as that!

FREQUENTLY ASKED QUESTIONS

- How is this possible? Dental offices do 2 major procedures per day, but could do 50. Empty seats make air travel expensive – dental offices are no different.
- Who does the work? Either elite specialists or general dentists who agree to be clinically audited because they have done many procedures already.
- Is this a "one-time" deal? Those who join now will have the right to continue with the pilot on the same terms. No such guarantee exists in the future.

PlansURITY builds the best dental programs money can buy. Even when they are free.

Deadline to Join: March 31, 2020.

Please inquire or register by email with your PlansURITY representative.
Lab References Advisory Group
Felton E. Lewis III
fel3@labreferences.com
269-209-1217

CLICK HERE TO REGISTER at no cost!
https://land.plansurity.com/pilot-employee-prebooking-veterans?employees_attribution=feltonlewis

Our offices will fill up quickly, so reserve a spot today!

PlansURITY®

Felton E. Lewis III | Founder, CEO | fel3@labreferences.com | 877.445.6151

Founder of International Small Business Association | fel@internationalsba.org



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This is a summary of benefits and is designed to highlight some of the benefits available under this plan. A complete description regarding the terms of coverage will be provided in your full plan description.

Network Options	Network Benefits for: PlansURITY Self-Funded Plan Design	
Reimbursement Levels	Based on Provider UCR	
Calendar Year Benefits Maximum Applies to: Class I, II, & III expenses	Unlimited - above \$10,000 annually patient pays 50% of UCR	
Annual Deductible Individual Family	None	
Benefit Highlights	Plan Pays	You Pay
Class I: Diagnostic & Preventive Oral Exams Cleanings X-rays: Routine X-rays: Non-Routine Fluoride Application Sealants	100% No Deductible	No Charge
Class II: Basic Restorative Restorative: Fillings Endodontics: Minor (e.g. Initial/Non-Molar Root Canals) Periodontics: Minor Oral Surgery: Minor Space Maintainers: Non-Orthodontic Emergency Care to Relieve Pain Stainless Steel/Resin Crowns (Child) Simple Extractions	100% No Deductible	No Charge
Class III: Major Restorative Endodontics: Major (e.g. Molar Root Canals) Periodontics: Major Oral Surgery: Major Inlays and Onlays Implants Prosthesis Over Implant Crowns, Bridges, and Dentures Repairs: Bridges, Crowns, and Inlays Repairs: Dentures Denture Relines Rebase Adjustments Anesthesia: General and IV Sedation Surgical Extractions Orthodontics	50% No Deductible	50% No Deductible



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Benefit Plan Provisions	
Calendar Year Benefits Maximum	The plan will pay for treatment, as per the Class category outlined above, for all services up to \$10,000 annually. Beyond this \$10,000 limit, patients will receive a 50% discount for any additional treatment during the remaining calendar year of benefits.
Alternative Benefit Provision	All services are covered.
Annual Deductible	No annual deductible required.
Filing of Claims	Claims are not required. All services are covered as described above. All participating providers adhere to strict clinical quality care guidelines to maintain membership with PlansURITY.
Provider Network	Exclusive network. All providers are screened and must meet the highest quality care standards. Participation is limited and extended to high-quality providers by invitation only.

Benefit Limitations	
Missing Tooth Limitations	No limitations.
Oral Exams	Unlimited at doctor's discretion.
X-rays: Routine	Unlimited at doctor's discretion.
X-rays: Non-Routine	Unlimited at doctor's discretion.
Cleanings: Routine Hygiene	Unlimited at doctor's discretion.
Fluoride Application	Unlimited at doctor's discretion.
Sealants (per tooth)	Class I for children under age 14. Class III for adults.
Space Maintainers	Covered as Class II for patients ages 19 and younger and Class III for ages 20 and older.
Periodontal Treatment (Maintenance and SRP)	Covered under Class II. No restrictions.
Periodontal Treatment (Surgery of Any Type)	Covered under Class III. No restrictions.
Endodontic Treatment (Root Canal Therapy)	Minor covered under Class II, major covered under Class III. No restrictions.
Inlays, Crowns, and Bridges	Covered under Class III. No restrictions.
Dentures and Partials	Covered under Class III. No restrictions.
Dentures and Bridge Repairs	Covered under Class III. No restrictions.
Denture Adjustments	Covered under Class III. No restrictions.
Orthodontics	Orthodontics is a Class III Benefit covered under the Calendar Year of Maximum Benefits listed above.
Prosthesis Over Implant	Covered under Class III. No restrictions.
Rollover Benefits	Available. Please contact PlansURITY for more details.
Annual Rate Increase to plan premium.	No rate increase for 3 years.



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Benefit Exclusions Comparison This section illustrates the difference in coverage and exclusions between traditional dental insurance and PlansURITY.	
Traditional Dental Insurance Policies (Covered expenses will not include and no payment will be made for the following)	PlansURITY Self-Funded Plan Design
Procedures and services not listed under Benefit Highlights;	Dental procedures not listed are covered as a Class III benefit.
Restorative: Porcelain or acrylic veneers of crowns or pontics on or replacing the upper or lower first, second, or third molars;	No restrictions.
Periodontics: Bite registration; splinting; Prosthodontics: precision or semi-precision attachments;	No restrictions.
Procedures, appliances or restorations, except full dentures, whose main purpose is to: change vertical dimension; diagnose or treat conditions or dysfunction of the temporomandibular joint (TMJ); stabilize periodontally involved teeth; or restore occlusion;	No restrictions.
Athletic mouth guards; replacement of a lost or stolen appliance; services performed primarily for cosmetic reasons; personalization;	No restrictions.
Services that are deemed to be medical in nature; Services and supplies received from a hospital;	This plan will only cover dental services.
Charges in excess of the Maximum Reimbursable Charge;	The plan covers treatment, as per the Class category outlined above, for all services up to \$10,000 annually. Beyond this \$10,000 limit, patients will receive a 50% discount for any additional treatment during the remaining calendar year of benefits.
Orthodontic coverage;	No restrictions.
Non-covered services;	All dental services are covered under this plan.



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Major Plan Highlights: PlanSURITY Self-Funded Plan Design	
Preventive Care (Including Hygiene)	Unlimited coverage.
Deductibles	No deductibles.
Annual Maximum	Unlimited. No annual maximum.
Orthodontics	Class III Benefit covered under the Calendar Year of Maximum Benefits listed above.
Limitations	No limitations on dental treatment.
Adult Benefit Limitations	No restrictions.
Non-Covered Services	All dental services are covered.
Claims Review/Adjudication	Not required.
Alternative Benefit Decisions	No alternative benefit restrictions.
Premium Inflation	No rate increase for 3 years.



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