



Introduction to Lab References Advisory Group

A SDVOB Employee Benefits Broker who designs affordable DENTAL PLANS 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 and No Waiting Periods.



THANK YOU TO EACH OF THE NaVOBA, NVBDC, and NVSDC

CORPORATE SPONSORS FOR PARTNERING WITH SDVOB AND VOB

OUR BUYERS BRIEF & CAPABILITY STATEMENT

NVBDC Corporate Sponsors



SDVOB Established in 1976

Cage Code: 7L1P1

NVBDC and VA SDVOB Certified since 2016

VETERAN AND VOB/SDVOB ENABLEMENT

524210 - Insurance Agencies and Brokerages

561320 - Temporary Help Services

561330 - Professional Employer Organizations

561510 - Travel Agencies

621610 - Home Health Care Services

813311 - Veteran Human Rights

813410 - Civic & Social Organizations for Veterans

PROFESSIONAL AND TECHNICAL SERVICES

423430 - Computer, Hardware, Software Wholesale

522320 - Financial Transaction, Payment Processing

541511 - Custom Computer Programming Services

541512 - Customer System Design Services

541513 - Computer Facilities Management

541614 - Distribution/Logistics Consulting Services

541690 - Technical Consulting

541990 - Data Analytics, AI, Block Chain



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

Mobile: 269.209.1217 Office: 877.445.6151



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CAPABILITY STATEMENT Prepared by: Felton E. Lewis III A Minority Owned SDVOB/SDVOSB serving Veterans, VOB/SDVOB, Corporations, Credit Unions, and Associations.

- **Our founder, Felton E. Lewis III** (legacy Air Force & National Guard) has 40+ years of experience in providing Medical Foster Home Care Based Services for those with disabilities. Also, 40+ years in the healthcare insurance Industry as a Managing Agent **FEL3** has led the program design of Life, Health, Dental, Voluntary Group, Income Protection and Business Overhead Expense for SMB's and Corporations.
- **Our VP of New Partnerships, Felton E. Lewis IV** has 20+ years of supply chain consulting and technology experience (@Kellogg's, Yantra, AT&T, IBM, and eBay) in CPG, Retail, Third-Party Logistics and Healthcare. **FEL4** has lead the design and delivery of Cloud and On-Premise Platforms for eCommerce, Order Management, EDI/B2B, and Fulfillment

Our Engagement Charter:

- a) always identify risk and recommend proven solutions with a defensible business case
- b) maintain our delivery commitments as well as those of our solution partners
- c) earn your ongoing endorsement, and ideally an audio *reference* of the value delivered

Our Product and Service Portfolio includes:

- **Dental Plans** | The Best Dental Plan that Money Can Buy...for Less.
- **Insurance** | Life, Health, Disability, Living Benefits, Return of Premium, Med Evac
- **Voluntary Benefits** | Group Life, Accident, Health, Dental & Vision, Legal Plan

- **Drug Testing Service Center** | Drug/Alcohol Testing, Drug Free Workplace
- **Wellness** | Health Education Literacy Digital Platform
- **Medical Foster Home Care** | Private Home-Based Services for Disabled

- **Value Added Reseller** | Technology, Software, Hardware, Office Supplies



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OUR CERTIFICATIONS



CERTIFICATE No. FT0821201800480

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: 9-8-2018
Expiration Date: 9-8-2019

Keith King, President



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.

This verification is valid for two years from the date of this letter. Please retain a copy of this letter to confirm Ams/Bfma LLC's continued program eligibility in accordance with 38 Code of Federal Regulations (CFR) § 74.12. You may reapply 120 days prior to your expiration date by logging in to your VIP profile.



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**Unlimited
Plan Design**

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 and Major Periodontics: Minor Oral Surgery: Minor Anesthesia: General and IV Sedation Space Maintainers: Non-Orthodontic Emergency Care to Relieve Pain Stainless Steel/Resin Crowns (Child)	100% No Deductible	No Charge
Class III: Major Restorative 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 Orthodontics	50% No Deductible	50% No Deductible



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Plan Design

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)	Covered under Class II. 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.

Single Rate Per Person _____ \$ _____
 Two-Party Rate _____ \$ _____
 Family Rate _____ \$ _____

No such dental plan identical to the PlanSURITY structure is available through any other insurance carrier. To obtain a similar PlanSURITY plan through other PPO networks, the monthly premium ranges between \$105 and \$180 per month per patient.
 This document provides a plan comparison summary only and is not a contract.