



## Dental Benefits for City of Ocoee 01/01/2015

Financial Features	BlueDental Choice True Group Low Option Plan				BlueDental Choice True Group High Option Plan			
	In-Network		Out-of-Network		In-Network		Out-of-Network	
<b>Deductible</b> (Basic & Major Services Only) Per Person Per Plan Year Per Family Per Plan Year <i>In-Network deductible credits apply to Out-of-Network deductible and Out-of-Network deductible credits apply to In-Network deductible.</i>	\$50 \$150		\$50 \$150		\$25 \$75		\$50 \$150	
<b>Coinsurance</b> *	<b>We Pay</b>	<b>You Pay</b>	<b>We Pay</b>	<b>You Pay</b>	<b>We Pay</b>	<b>You Pay</b>	<b>We Pay</b>	<b>You Pay</b>
<b>PREVENTIVE</b> **	100%	0%	100%	0%***	100%	0%	100%	0%***
<b>BASIC</b> **	80%	20%	80%	20%***	90%	10%	80%	20%***
<b>MAJOR</b> **	50%	50%	50%	50%***	60%	40%	50%	50%***
<b>Service Highlights</b>								
Oral Evaluations (Exams) Bitewing X-ray Prophylaxis (Cleanings) – Adult/Child Fluoride Treatment (Child Only) Office Visits X-rays – Intraoral/Complete Series/Panoramic Sealants	Preventive 2 Cleanings per year				Preventive 4 Cleanings per year			
Amalgam Restorations (Silver Fillings) Resin-Based Restorations (Anterior and Posterior) Extractions Root Canal Therapy Periodontal Treatment	Basic				Basic			
Crowns Osseous Surgery Complete Dentures Partial Dentures Fixed Partial Dentures (Bridges) Surgical Placement of Implant Body: Endosteal Implant Implant Supported Porcelain Fused to Metal Crown (titanium, high noble metal)	Major				Major			
<b>Orthodontia Services</b> Orthodontia Lifetime Maximum BlueDental Pays Benefit Waiting Period	Child(ren) to age 19 only \$1,000 50% None				All Insureds \$1,000 50% None			
<b>Waiting Period: (Major Services)</b>	None				None			
<b>Calendar Year Maximum Per Person</b>	\$1,250				\$1,500			
<b>Procedures Performed By Specialist</b>	Covered				Covered			
<b>Dental Rollover</b>	Yes				Yes			

The information provided above is a summary of benefits for the group Choice certificate. It is intended to highlight key points of the Dental Plan and is provided to the employee as an aid in deciding whether to enroll in the Plan. This summary should in no way be construed as a part of the contract. Possession of this summary in no way implies coverage nor does it guarantee benefits under the plan.

\* Percentage of fee schedule

\*\* Some limitations may apply

\*\*\* Based on 90<sup>th</sup> percentile of UCR; the majority of dentists' fees are within our allowed charges; however, you will be responsible for any fees in excess of allowed amounts.

## Limitations and Exclusions

### Limitations

- Any retreatment of root canals are payable one (1) year after completion date of root canal therapy.
- Restorations made of amalgam, silicate, acrylic, and composite materials to restore diseased teeth are only payable on the same tooth surface once every twelve (12) consecutive months.
- The gingivectomy or gingivoplasty per quadrant allowance will be paid when two or more teeth are billed on the same date of service, same quadrant.
- Sealants are limited to the first and second molars for primary teeth and the bicuspid and molars for the permanent teeth of dependent children.
- General anesthesia and intravenous sedation is payable only if given in connection with covered surgical procedures.
- Periodontal prophylaxis is limited to two (2) times per plan year. Periodontal prophylaxis will be considered as the same benefit and subject to the same limits as a routine prophylaxis. The total benefit for prophylaxis is limited to two (2) times per plan year.
- Periodontal services are limited to insureds age eighteen (18) and older.
- Services performed outside the United States, its territories and possessions are not covered, except for palliative emergency treatment.
- Multiple amalgam or composite restorations on one surface will be considered one restoration. The allowance includes insulating base and local anesthesia.

### Exclusions

The following are excluded under this plan:

- Coverage for installation of an initial prosthodontic appliance that replaces any teeth missing prior to an insured's effective date of coverage, (until the insured has been covered under the contract for twelve [12] consecutive months), unless otherwise specified.
- Services or supplies which are not medically necessary according to accepted standards of dental practice, as determined by our consulting dentists, or which are not recommended or approved by the attending dentist.
- Charges for services or supplies when billed by other than a dentist.
- Benefits for services rendered by a member of an employee's family, (his spouse and the children, brothers, sisters and parents of either the employee or his spouse).
- Services rendered primarily for cosmetic purposes.
- Charges incurred for failure to keep a dental appointment.
- Services rendered through a medical department, clinic or similar facility provided or maintained by, or on the behalf of, an employer, mutual benefit association, labor union, trustee or similar persons or groups.
- Medical services related to the treatment of temporomandibular joint (TMJ) (temporal bone—lower jaw) dysfunctions (craniomandibular disorders, craniofacial disorders).
- Experimental or investigational treatment.
- Dental services received or rendered:
  - through or in a veteran's hospital or government facility due to a service connected disability
  - which are covered and paid under Worker's Compensation or similar law
  - which are coordinated with another insurance policy providing dental benefits for the same charges, to the extent that the total amount payable under both plans exceeds 100% of the total expenses that are incurred
- Services for which the insured incurs no charge.
- Procedures, appliances, or restorations necessary to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, restoration of tooth structure lost from attrition and restoration for malalignment of teeth.
- Local anesthesia when billed separately by a dentist.
- Any services paid or payable under the insured's health insurance contract.
- Services not listed in the Benefits section of this plan.
- Charges for a more expensive service, procedure, or course of treatment than is customarily provided by the dental profession, consistent with sound professional standards of dental practice for the dental condition concerned. Payment for such charges under this certificate will be based on the allowance for the least costly service, procedure, or course of treatment.
- Any additional treatment required due to the insured's failure to follow instructions, or lack of cooperation with the dentist.
- Treatment for any illness, injury, or medical conditions arising out of: war or act of war (whether declared or undeclared), participation in a felony, riot or insurrection, service in the armed forces or auxiliary units, and attempted suicide or intentionally self-inflicted injury, whether sane or insane.
- Services rendered before the effective date of coverage.
- Services rendered after termination of coverage, except as provided under the plan's "Extension of Benefits upon Contract Termination."
- Charges for services or supplies for sterilization. Charges for sterilization are included in the allowance for other covered dental procedures.
- Any denture or bridge replacement made necessary by reason of loss, theft, or alteration by an insured.
- Services in connection with any crown, inlay or onlay restoration, or for any denture or bridge if treatment began prior to the insured's coverage under this certificate.
- Duplicate or temporary denture, crown, or bridge.
- Labial veneer restorations.
- General anesthesia and intravenous sedation administered exclusively for patient management or comfort.
- Charges for nitrous oxide.
- Services with respect to congenital (hereditary) or developmental malformations or cosmetic reasons, including but not limited to cleft palate, maxillary or mandibular (upper or lower) malformations, enamel hypoplasia (lack of development), fluorosis (a type of discoloration of the teeth), and anodontia (congenitally missing teeth).
- Prescribed drugs, premedication or analgesia.
- Extra oral grafts (grafting of tissues from outside the mouth to oral tissues).
- Charges for oral hygiene, plaque control, or diet instruction.
- Charges for orthodontia services, unless shown on the Group Dental Benefit Summary page