

# DENTAL INSURANCE

## Enrolling in or transferring coverage

Eligible state employees can enroll in or transfer between dental options. For local education and local government plan employees, please check with your agency benefits coordinator to see if this option is available. **TCRS and higher education ORP retirees are now eligible to enroll in dental coverage as well. Retiree benefits for the prepaid option are different from the benefit grid below. Additional information for eligible retirees was sent under separate cover.**

To enroll in or transfer coverage, you must complete an enrollment/change application. If selecting the prepaid dental plan, you must

also complete a dentist selection card. If your eligible dependents have a different dentist selection from yours, list this information on the card as well. Contact your agency benefits coordinator for an information packet.

## Prepaid Plan

The prepaid plan provides dental services at predetermined copayment amounts, which are reduced fees for dental treatments when members receive services from their selected participating general dentist or from any participating specialist. There are no deductibles to meet, no claims to file, no waiting periods for covered members, no annual dollar maxi-

mum and preexisting conditions are covered. For 2010 there will be no premium increase and the claims administrator will continue to be Assurant Employee Benefits.

## Preferred Provider Option (PPO)

The PPO offers flexibility in that members may choose any dentist; however, members receive maximum benefits when utilizing a network provider. No referrals are required and you or your dentist will file claims for covered services. Some services require waiting periods and limitations and exclusions apply. For 2010 there will be a premium increase and the claims administrator will continue to be Delta Dental.

	PREPAID OPTION		PPO OPTION	
	General Dentist	Specialist Dentist	In-Network	Out-of-Network
Annual Deductible	None		None	\$100 per person/\$300 family, per policy year
Annual Maximum Benefit	None		\$1,000 per person, per policy year	
Preexisting Conditions	Covered		Some exclusions	
Office Visit	\$10 copay		100% of MAC	80% of MAC
Periodic Oral Evaluation	No charge		100% of MAC	80% of MAC
Routine Cleaning Adult	No charge		100% of MAC	80% of MAC
X-ray — Intraoral, Complete Series	No charge	\$5 copay	80% of MAC	60% of MAC
Amalgam (silver) Filling — 2 Surfaces Permanent	\$8 copay	\$10 copay	80% of MAC	60% of MAC
Endodontics — Root Canal Therapy Molar (excluding final restoration)	\$250 copay	\$600 copay	50% of MAC	
Major Restorations — Crowns (porcelain fused to high noble metal)	\$275 copay <sup>1</sup>		50% of MAC	
Extraction of Erupted Tooth (minor oral surgery)	\$15 copay	\$70 copay	80% of MAC	60% of MAC
Removal of Impacted Tooth — Complete Bony (complex oral surgery)	\$100 copay	\$120 copay	50% of MAC	
Dentures — Complete Upper	\$310 copay <sup>1</sup>		50% of MAC	
Orthodontics	25% off participating orthodontist's usual fees		50% of MAC	
• Annual Deductible	None		None	
• Lifetime Maximum	None		\$1,250 <sup>2</sup>	
• Waiting Period	None		12 months	
• Age Limit	None		Up to age 19	

MAC — Maximum Allowable Charge

The benefits listed are a sample of the most frequently utilized dental treatments. Refer to vendor materials for complete information on coverage, limitations and exclusions.

<sup>1</sup> Members are responsible for additional lab fees for these services.

<sup>2</sup> If an employee had coverage through another dental plan company they may also have had a lifetime maximum for orthodontia. The orthodontia maximum is a lifetime benefit, which means, if an employee enrolls under the PPO, the benefit amount will not start over again. The benefits for orthodontia under the PPO would be adjusted based on the benefits a member may have received previously through another dental plan.