

# Summary of benefits.

GOOD FOR EFFECTIVE DATES OF JANUARY 1 - DECEMBER 31, 2018.

T E N N E S S E E

| Family Coverage Plans                      |   |   |
|--|---|---|
|  | High Option   | Low Option  |
| <b>Age 20 and under*</b>                   | \$23.72   | \$19.54   |
| <b>Ages 21-40</b>                          | \$17.80   | \$14.76   |
| <b>Ages 41-50</b>                          | \$19.87   | \$16.37   |
| <b>Ages 51-60</b>                          | \$24.15   | \$19.72   |
| <b>Ages 61 and over</b>                    | \$27.33   | \$22.20   |
|  | High Option   | Low Option  |
| <b>Copay**</b>                             | N/A   | \$10  |
| <b>Deductible**</b>                        | \$50 per covered individual<br>\$150 maximum per policy | \$50 per covered individual<br>\$150 maximum per policy |
| <b>Preventive Services**</b>               | Plan pays 100%  | Plan pays 100%  |
| <b>Basic Services**</b>                    | Plan pays 80% after deductible                          | Plan pays 50% after deductible                          |
| <b>Major Services**</b>                    | Plan pays 50% after deductible                          | Plan pays 50% after deductible                          |
| <b>Medically Necessary Orthodontia**</b>   | Plan pays 50%   | Plan pays 50%   |
| <b>Maximum Out-of-Pocket</b>               | \$350 one child<br>\$700 two or more children           | \$350 one child<br>\$700 two or more children           |
| <b>Annual Benefit Max</b><br>(19 and over) | \$1,000   | \$1,000   |

\*Those interested in a pediatric only coverage plan (for children age 19 and under) can select either the Family High Option or Family Low Option from the family coverage plans but enroll only those individuals under the age of 20.

## Contact Information

- Questions related to member services (benefits and claims) should be directed to **DentaQuest member services at (844) 254-9467**.
- Search for participating providers by using our Find a Dentist tool at: **[hixfadtn.dentalcareplus.com](http://hixfadtn.dentalcareplus.com)**.

\*\*Note: Out-of-network providers are permitted to charge for the difference between the allowed amount and out-of-network provider's billed charges. You may be required to pay more for services obtained from an out-of-network provider than for the same services provided by an in-network provider.

Underwritten by Dental Care Plus, Inc., 100 Crowne Point Place, Cincinnati, Ohio 45241. NAIC number 96265.

This is a dental PPO policy, form number DQ TN 300 HIX SG FAMILY. Coverage is subject to policy terms, limitations and exclusions. Plan benefits provided and premium amounts will vary depending on the level of coverage selected. For costs and complete details of coverage, call (855) 890-3243. For age 19 and under there are no waiting periods for Restorative/Other Basic Services, Complex Dental Services or Orthodontic Services. there are no waiting periods for Restorative/Other Basic Services, Complex Dental Services or Orthodontic Services.

Please see the Summary of Benefits for more information on plan coverage.

## Diagnostic and Preventive Services

### **No waiting period**

Benefits are available for the following dental services to diagnose or to prevent tooth decay and other forms of oral disease. These dental services are what most covered individuals receive during a routine preventive dental visit. Examples of these services include:

- Comprehensive oral examination (including the initial dental history and charting of teeth) – once every six months.
- Periodic exam – once every six months.
- X-rays of the entire mouth – once every 60 months.
- Bitewing x-rays (x-rays of the crowns of the teeth) – once every six months.
- Single tooth x-rays as needed.
- Oral and facial photographic images.
- Study models and casts used in planning treatment.
- Routine cleaning, scaling and polishing of teeth – once every six months.
- Fluoride treatment, topical fluoride:
  - Varnish: age 19 and over – one in 12 months; under age 19 – two every 12 months.
  - Topical application of fluoride (excluding prophylaxis): under age 19 – two every 12 months.
- Space maintainers required due to the premature loss of teeth – only for children under age 19 and not for the replacement of primary or permanent anterior teeth.
- Sealants on unrestored permanent molars, under age 19 – one sealant per tooth every 36 months.

## Restorative and Other Basic Services

### **6 month waiting period**

Benefits are available for the following dental services to treat oral disease including: (a) restore decayed or fractured teeth; (b) repair dentures or bridges; (c) rebase or reline dentures; (d) repair or recement bridges, crowns and onlays; and (e) remove diseased or damaged natural teeth. Examples of these services include:

- Fillings consisting of silver amalgam and (in the case of front teeth) synthetic tooth color fillings. Multi-surface synthetic restorations on posterior teeth may be treated as an alternate benefit and an amalgam allowance will be allowed. The patient is responsible up to the dentist's charge.
- Sedative fillings.
- Stainless steel crowns, under age 15 – limited to one per tooth in 60 months.
- Simple tooth extractions.

- General anesthesia only when necessary and appropriate for covered services only when provided by a licensed, practicing dentist.
- Repair of dentures or fixed bridges. Recementing of fixed bridges.
- Rebase or reline dentures – once every 36 months, six months after initial installation.
- Tissue conditioning.
- Repair or recement crowns and onlays.
- Adding teeth to existing partial or full dentures.
- Palliative (emergency) treatment of dental pain – minor procedures.
- Periodontal maintenance – four in 12 months following active periodontal therapy.

## Major (Complex) Dental Services

### **12 month waiting period**

Benefits are available for the following dental services and supplies to treat oral disease including: replace missing natural teeth with artificial ones; remove diseased or damaged natural teeth and restore severely decayed or fractured teeth. Examples of these services include:

- Certain surgical services to treat oral disease or injury. This includes surgical tooth extractions and extractions of impacted teeth.
- Periodontal services to treat diseased gum tissue or bone including the removal of diseased gum tissue (gingivectomy) and the removal or reshaping of diseased bone (osseous surgery). Periodontal benefits are determined according to our administrative "Periodontal Guidelines."
- Endodontic services for root canal treatment of permanent teeth including the treatment of the nerve of a tooth, the removal of dental pulp, and pulpal therapy. Vital pulpotomy is limited to deciduous teeth.
- Dentures and bridges:
  - Complete or partial dentures and fixed bridges including services to measure, fit and adjust them – once each 60 months.
  - Replacement of dentures and fixed bridges, but only when they cannot be made serviceable and were inserted at least 60 months before replacement.
- Crowns, onlays and inlays as follows, but only when the teeth cannot be restored with the fillings due to severe decay or fractures:
  - Initial placement of crowns, onlays and inlays.
  - Replacement of crowns, onlays and inlays – once each 60 months per tooth.
- Implants – only for dependents under age 19.
- Occlusal guards – one in 12 months for patients between the ages of 13 and 19.

*(Continued on next page)*

## Medically Necessary Orthodontics

### No waiting period

Covered orthodontic services are limited to medically necessary orthodontic treatment for individuals under age 19. Medical necessity will be determined by the Plan after review of the orthodontic case records, which must be submitted for approval prior to the commencement of treatment.

### Exclusions

- Experimental care procedures that have not been sanctioned by the American Dental Association, or for which no procedure codes have been established.
- Services that are rendered due to the requirements of a third party, such as an employer or school.
- Services that are covered by a health insurance policy or similar coverage in which you are enrolled except to the extent of a pro rata share of the total insurance or similar recovery.
- Travel time and related expenses.
- An illness or injury that we determine arose out of and in the course of your employment.
- A service for which you are not required to pay, or for which you would not be required to pay if you did not have coverage under this Policy.
- An illness, injury, or dental condition to the extent for which benefits are provided in one form or another through a government program other than Medicaid or Medicare.
- A method of treatment more costly than is customarily provided. Benefits will be based on the least costly method of treatment.
- Services performed by a dentist who is compensated by a facility for similar covered services performed for members.
- Any charge related to an appointment with your dentist that you fail to keep.
- Dietary advice and instructions in dental hygiene including proper methods of tooth brushing, the use of dental floss, plaque control programs and caries susceptibility tests.
- A service rendered by someone other than a dentist or a hygienist.
- Prescription drugs.
- A service to treat disorders of the joints of the jaw (temporomandibular joints).
- A service, supply or procedure to increase the height of teeth (increase vertical dimension) or restore occlusion.
- Services that are meant primarily to change or to improve your appearance.
- Implants, for persons age 19 and over.
- For persons age 19 and over, services related to a tooth that was missing on the effective date.
- Replacement of dentures, bridges, space maintainers or periodontic appliances due to theft or loss.
- Services, supplies or appliances to stabilize teeth when required due to periodontal disease such as periodontal splinting.
- Oral pathology labs.
- Laminate veneers when primarily intended to improve appearance for cosmetic purposes.
- Duplicate dentures and bridges.
- Temporary, complete dentures and temporary fixed bridges or crowns.
- Stainless steel crowns on permanent teeth for individuals over age 15.
- Copings and precision attachments for installing over dentures.
- Services related to congenital anomalies. However, this exclusion does not apply to any covered orthodontic services.
- Occlusal adjustment.
- Injury for which a contributing cause was the covered individual's participation in a riot or insurrection or the commission of or attempt to commit a felony.
- Services performed outside of the United States.

## Contact Information

- Questions related to enrollment, billing or payment should be directed to the SHOP Marketplace at **(800) 706-7893**.
- Questions related to member services (claims) should be directed to DentaQuest at **(844) 254-9467**.



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