



These co-payments are the maximum fees that will be charged by the participating GENERAL DENTIST or SPECIALIST for the specified covered services.

DIAGNOST	נור	Marahan Dans	MAIOR RE	ESTORATIVE SERVICES	Mamban Danc
0120	Periodic oral examination	Member Pays	2740 <sup>†</sup>	Crown-porcelain	Member Pays
0140	Limited oral evaluation – problem focused		2750	Crown - porcelain fused to high noble metal	
0145	Oral evaluation for a patient under three years of	0	2751 <sup>†</sup>	Crown-porcelain fused to base metal	
011)	age and counseling with primary caregiver		2752 <sup>†</sup>	Crown-porcelain fused to base metal	
0150	Comprehensive oral evaluation		2791 <sup>†</sup>	Crown-full cast base metal	
0160	Detailed and extensive oral evaluation	8	2792 <sup>†</sup>	Crown-full cast noble metal	
	– problem focused	No Charge			ψ1/2
0170	Re-Evaluation - Problem Focused (Not	C		STORATIVE SERVICES	
	Post-Operative Visit)	No Charge	2910	Recement inlay (per unit)	
0180	Comprehensive periodontal evaluation	No Charge	2920	Recement crown (per unit)	_
X-RAYS AN	ID TEST		2930	Crown-stainless steel (primary-child)	_
	30 Intraoral-periapical full mouth series		2932	Crown-resin (prefabricated)	
0210/03.	or panoramic film (1 every 24 months)	No Charge	2940	Sedative restoration	
0220	Intraoral-periapical single film	-	2951	Pin retention (per tooth, in addition to restoration)	No Charge
0230	Intraoral-periapical each add'l film	-	2954	Post (prefab) and core buildup (in addition	\$75
0240	X-rays intraoral - occlusal film	-	2970	to crown)	\$65
0260	Extraoral - each additional film	-	29/0	Temporary crown (in conjunction with	N. Ch
0270	X-rays (bitewing) - single film	-		permanent crown)	No Charge
0272	Bitewings 2 films		ENDODON	ITIC SERVICES*	
0273	Bitewings 3 films		3310	One canal per tooth	\$45
0274	Bitewings 4 films		3320	Two canals per tooth	
0460	Pulp vitality test		3330	Three or more canals per tooth	\$145
0470	Diagnostic casts and study models		3220	Pulpotomy	
0502	Other oral pathology procedures, by report		3410	Apicoectomy (anterior teeth only, includes	
		2 13 32280		retrograde fillings)	\$65
	VE SERVICES		PERIODONTIC SERVICES*		
1110	Complete prophylaxis-adult (1 every 6 months)		4210	Gingivectomy or gingivoplasty (per quadrant)	\$90
1120	Complete prophylaxis-child (1 every 6 months).		4211	Gingivectomy or gingivoplasty - 1 to 3 teeth,	
	Fluoride treatment		1211	per quadrant	\$90
1330	Oral hygiene instruction		4240	Gingival flap, including root planing - 4 or more	
1350/51	Sealants			per quadrant	
	per quadrant, 3 or more teeth		4241	Gingival flap, including root planing - 1 to 3 tee	
1510	per tooth			per quadrant	
1510	Space maintainer (fixed unilateral)		4260	Osseous surgery - 4 or more teeth or bounded sp	aces,
	Any additional prophylaxis (child/adult)			per quadrant	\$425
1202/06	Any additional fluoride treatment (child/adult) .	No Charge	4261	Osseous surgery - one to three teeth, per quadran	nt \$250
MINOR RE	STORATIVE SERVICES		4271	Free gingival graft (per procedure)	
2140	Amalgam-one surface (permanent)	No Charge	4341	Scaling and root planing (per quadrant, limit 4	
2150	Amalgam-two surfaces (permanent)	No Charge		per year)	\$40
2160	Amalgam-three surfaces (permanent)	No Charge	4342	Periodontal root planing, one to three teeth	
2161	Amalgam-four or more surfaces (permanent)	No Charge		(per quadrant, limit 4 per year)	\$40
2330	Resin-one surface (anteriors only, acid		4355	Full mouth debridement to allow evaluation	
	etch included)	No Charge		and diagnosis	\$80
2331	Resin-two surfaces (anteriors only, acid		REMOVAB	LE PARTIAL AND FULL DENTURES	
	etch included)	No Charge		eplacement to every 5 years)	
2332	Resin-three surfaces (anteriors only, acid		5110	Complete upper denture (standard)	\$205
	etch included)	No Charge	5120	Complete lower denture (standard)	
2335	Bonding (tooth reconstruction including	4.60	5130	Immediate upper denture (standard)	
2200	incisal edge) (anteriors only)		5140	Immediate lower denture (standard)	
2390	Resin-based composite crown, anterior			Partial upper or lower-acrylic, 2 clasps, 2 rests	
2391	Resin-based composite - one surface, posterior			Partial upper or lower-chrome cast, 2 clasps, 2 re	
2392	Resin-based composite - two surfaces, posterior .			Reline complete upper or lower denture (office,	
2393	Resin-based composite - three surfaces, posterior			every 36 months)	
2394	Resin-based composite - four or more surfaces, post	terior . \$130	5740/41	Reline partial upper or lower denture (office, 1	-
				every 36 months)	No Charge

# MIAMI-DADE COUNTY & JACKSON HEALTH SYSTEM BENEFITS SCHEDULE

These co-payments are the maximum fees that will be charged by the participating GENERAL DENTIST or SPECIALIST for the specified covered services.

REMOVABLE PARTIAL AND FULL DENTURES  5750/51 Reline or rebase complete upper or lower denture (laboratory, 1 every 36 months)	REMOVAL OF IMPACTED TOOTH - NOT COVERED UNLESS PATHOLOGY (DISEASE) EXISTS  7220 Extraction-soft tissue impaction
after 3, per adjustment	7510 Incision and drainage of intra-oral abscess No Charge 7970 Excision of hyperplastic tissue No Charge 7280 Surgical exposure of impacted or unerupted tooth for orthodontic reasons
each additional tooth (per tooth)	ORTHODONTICS*  8660 Pre-orthodontic treatment visit
FIXED BRIDGES  6241 <sup>†</sup> Bridge pontic-porcelain fused to base metal (per unit)	Transitional/Adolescent Dentition Children up to 19 years of age Up to 24 months of routine orthodontic treatment for Class I and Class II cases
metal (per unit)	MISCELLANEOUS  9110/20 Emergency treatment (palliative treatment for dental pain) during office hours
ORAL SURGERY*  7111 Coronal remnants – deciduous teeth No Charge 7111 Coronal remnants – deciduous teeth, each additional tooth No Charge 7140 Extraction, erupted tooth or exposed root No Charge 7140 Extraction, erupted tooth or exposed root, each additional tooth No Charge 7210 Surgical extraction of erupted tooth No Charge	9630 Antimicrobial irrigation (per visit) No Charge 9951 Occlusal adjustment (limited) No Charge 9952 Occlusal equilibration (complete) \$55 9940 Night guard (soft acrylic) \$40 9940 Night guard (hard acrylic) \$150 9999 Broken appointment (less than 24 hour notice) \$10  *SPECIALIST CARE: This Benefits Schedule is valid at the Participating Specialist's office when the patient is referred by the Participating General Dentist.

NOTE: Cosmetic procedures and procedures not listed on the Plan Benefits Schedule will be provided at the participating dentist's usual, customary and reasonable (UCR) fees less 25%.

# CERTIFICATE OF COVERAGE

### CHOICE OF DENTIST

OHS contracts with established dentists in the community to provide quality care to our members. To receive benefits, you and your dependents must select a facility from the OHS list of participating dental offices. Dentists undergo a thorough review process prior to acceptance to our network. Each privately owned office is operated by a licensed general dentist and a staff of professional auxiliaries.

# MAKING AN APPOINTMENT WITH YOUR DENTIST

You may schedule appointments by calling the dental office you selected after your effective date of coverage. There are no identification cards issued. When you call to schedule your appointment, notify the office that you are a member of the ORAL HEALTH SERVICES dental plan.

### CHANGING YOUR SELECTION OF DENTIST

A situation may occur in which you need to change your dental office selection. Provider transfer requests may be in writing or may be made by calling our Member Support Department. Requests received during the first twenty (20) days of the month will become effective the first day of the following month. Requests received after the first twenty (20) days of the month will become effective the first of the month following the subsequent month. Any outstanding balance or pending appointments must be cleared up prior to requesting a transfer.

#### SPECIALIST CARE REFERRALS

Certain dental procedures require the services of a specialist (i.e. some oral surgery, endodontics, periodontics and pedodontics). In those cases, your general dentist will refer you to a participating specialist. You will be provided a referral form to present to the participating specialist to ensure proper coverage.

### WHAT ARE CO-PAYMENT FEES?

Co-payments are reduced fees charged by the participating dental offices for some covered dental procedures as specified in the Benefits Schedule. The reduced fees are 60-75% less than the usual, customary and reasonable fees charged in a dental office. Members are financially responsible for copayment fees, payable to the dental office.

# DEPENDENT ELIGIBILITY

Eligible dependents include the employee's spouse, unmarried children predominantly dependent upon the employee for support until the end of the month in which the child reaches the age of nineteen (19) or until the end of the calendar year in which the child reaches the age of twenty-five (25) provided the child continues to be predominately dependent upon the employee for support and resides in the employee's home or is registered as a full or part-time student As used herein, children shall include: all children born to you, whether pre-enrolled or not, from the moment of birth; children legally adopted by you from the moment of birth; children legally adopted by you from the moment of placement in your residence or if a newborn, from the moment of birth, if a written agreement to adopt has been entered into you prior to birth; or any stepchildren or foster children under you or your spouse's legal guardianship. Verification or proof of each unmarried child's support, residency and/or student status may be requested by OHS, whose determination of dependent eligibility shall be binding. Coverage will also be extended to any unmarried child over the age of nineteen (19) who is primarily dependent on the employee and otherwise incapable of self support by reason of mental or physical handicap. The employee must submit proof of dependency and incapacity within thirty (30) days of the dependent's attainment of age nineteen (19) and thereafter at the request of OHS for continued coverage.

### TERMS OF ENROLLMENT

Enrollment in the OHS dental plan is for a minimum of twelve (12) consecutive months while employed by your current employer. Enrollment in the plan or changes to the plan will be allowed during the open enrollment periods as determined by your employer and OHS.

### CANCELLING APPOINTMENTS

The time set aside for a patient is very valuable to the dentist. Therefore, if you cannot keep an appointment, notify the dental office at least 24 hours in advance. If you do not notify the office, charges will be made for broken appointment as stipulated in the Benefits Schedule.

### EFFECTIVE DATE OF COVERAGE

The effective date of coverage is established between your employer and OHS. Upon enrollment you will be notified of your effective date of coverage.

#### EMERGENCY CARE WITHIN THE SERVICE AREA

In the event of an emergency, contact the participating OHS dental office you selected. If you are unable to reach your dentist, call the OHS 24-Hour Hotline and you will be instructed on how to receive necessary emergency dental care.
OHS 24-Hour Emergency Hotline
Toll-Free: 800-380-3187

# REIMBURSEMENT PROVISION FOR OUT-OF-AREA EMERGENCY CARE

Members and dependents are covered for emergency dental treatment to relieve pain or prevent worsening of an injury or unforeseen condition, such as a root canal, while temporarily more than fifty (50) miles from their participating dental office. In the event of an emergency, obtain treatment to relieve your pain/discomfort only from a licensed dentist and pay for the services rendered. To receive reimbursement you must submit to OHS within twelve (12) months of the date service was rendered, the following: 1) receipt; 2) member or dependent's name, social security number, address and phone number; 3) member/employee's name and social security number; and 4) all other supporting documentation necessary to process payment: Mail to:

Oral Health Services P. O. Box 14283

Lexington, KY 40512-4283

OHS will reimburse no less than seventy-five percent (75%) of the usual, customary and reasonable charges for covered services subject to any applicable co-payments but in no event to exceed \$100.00 per claim.

### SECOND OPINIONS

OHS can arrange for second opinions at no additional cost to the member. To coordinate second opinions, members should call OHS' Member Support Department at 1-800-380-3187. Second opinions not arranged and approved by OHS or rendered by a non-participating dentist will not be covered.

# MEMBER SUPPORT AND GRIEVANCE PROCEDURE

OHS has the discretion to determine all benefits under this Certificate and to resolve all questions regarding the administration, interpretation and application of its terms. If a Member has a complaint or a grievance, the member must follow OHS' Grievance Procedures and grievances must be filed within one year of the date of the occurrence. Grievances can be handled informally by discussing the situation with an OHS representative of the Member Support Department at 1-800-380-3187 Monday through Friday, between hours of 8:00 a.m. and 5:00 p.m. Most grievances are resolved satisfactorily. However, in the event that a satisfactory resolution is not agreed upon, the Member may request resolution by filing a written grievance. Written grievances should be submitted to:

Oral Health Services, Inc. Grievance and Appeals Department P.O. Box 14729 Lexington, KY 40512-4729

Upon receipt, the written grievance will be reviewed by the Grievance and Appeals Department and the Department will respond in writing to the Member within thirty (30) days. In no event shall the elapsed time from the filing of grievance to the issuance of the written decision by the Department exceed Sixty (60) days. The decision of the Department will be binding unless the Member appeals the decision. If the Member declines to accept the decision of the Grievance and Appeals Department, the Member has thirty (30) days in which to file a formal written appeal of the decision. Upon receipt of the notice of appeal, the OHS Grievance and Appeals Committee will convene within fourteen (14) days to decide the appeal. The Member will be notified in writing within fourteen (14) days after the decision of the Grievance and Appeals Committee is reached. The determination by the Committee will be final and binding upon the Member and Provider. At any stage of the grievance process, the Member may file a complaint with the Florida Department of Insurance at:

Florida Department of Insurance Consumer Assistance 200 East Gaines Street Tallahassee, Florida 32399-0322

Or the Member may call the Florida Department of Insurance at 1-800-342-2762.

### RENEWALS

Your coverage will automatically be renewed each year unless you notify your employer to terminate your coverage.

### ADDITIONAL INFORMATION AVAILABLE

OHS shall make available to members, upon request, a description of the following:

- Authorization and referral process for covered dental services.
- Process used to analyze the qualifications and credentials of the dentist under contract with OHS.

### **EXCLUSIONS AND LIMITATIONS**

The following dental benefits are not covered or offered under the plan:

- Oral surgery requiring the setting of fractures or dislocations.
- Treatment of congenital malformations.
- Treatment of malignancies.
- Dispensing of drugs.
- Any treatment requiring hospitalization.
- Any work which is not able to be performed because of the general health and physical limits of the eligible member, as indicated by said member's personal physician or the OHS dentist.
- Precision attachments or stress breakers.
- Replacement of partial or full dentures within two (2) years after installation unless resulting from the acts or omissions of OHS.
- Any treatment paid for by Worker's Compensation or covered or provided for by employer's liability laws, by a federal or state government agency, or provided without cost by any municipality, county or other political subdivision.
- Any procedure, implantation and/or any dental procedure considered to be experimental by the providing dentist.
- General anesthesia.
- Surgical treatment or Temporomandibular Joint Dysfunction (TMJ).
- Replacement of lost or stolen prosthetic devices.
- Any dental care provided by a non-participating general dentist or specialist, except when authorized by OHS.
- Services resulting from any act or war, declared or not, or resulting from military service.
- Charges for broken appointment are not covered.

## The following limitations apply:

- The Participating Dentist shall have the right to refuse treatment to a member who fails to follow a prescribed course of treatment.
- Published member co-payments apply only when treatment is performed at a Participating Dental Office.
- If a member obtains dental services from other than a Participating Dentist/Specialist, the member shall be responsible for all costs.
- Members are eligible to receive any listed covered service on this Benefit Schedule when it has been determined that it is correct and appropriate care and has been prescribed by their OHS participating dentist.
- Not all participating dentists perform all listed procedures.
   Please consult your dentist prior to treatment for availability of services.
- Treatment in progress prior to the effective date of coverage is not covered, with the exception of orthodontic treatment.

## COORDINATION OF BENEFITS

The benefits of this dental plan may be coordinated with an indemnity dental insurance plan. For information on coordination of benefits you should contact your indemnity dental insurance carrier.

## GRACE PERIOD

Premiums are collected from Member on a bi-weekly basis for the preceding pay period for all coverage in effect during that pay period and remitted to OHS on a monthly basis. Although payment to OHS is due no later than the first of each month, Premiums must be paid no later than the expiration of the grace period, which is twenty (20) days after the first of each month. In the event a monthly Premium payment is not received by OHS prior to the expiration of the grace period, OHS, at its sole option, may terminate all coverage to the Group (or Member, as appropriate) effective as of the first day of the month following the month for which the Premium was due.

# CERTIFICATE OF COVERAGE

### TERMINATION OF MEMBERSHIP

Coverage for Member and each Dependent will cease the first day of the month following the day in which the Member's affiliation with Group is terminated, for any reason, and OHS receives written notice of the termination. If a Member permanently relocates from the OHS services area, or if OHS has no provider within twenty (20) miles of the Member's domicile, Member coverage will terminate. A Member may be entitled, upon written request to OHS, to a prorated refund of his/her prepaid Premium.

OHS may disenroll Member for any of the following reasons after forty-five (45) days notice and reasonable efforts to resolve any conflict through the use of the grievance procedure. OHS will make a reasonable effort to resolve the problem, including consideration of extenuating circumstances.

- a. A Member's behavior is disruptive, unruly, abusive, unlawful, fraudulent, or uncooperative to the extent that the Member's continuing participation would impair OHS' or a Provider's ability to provide covered Dental Services to the Member or to other Members;
- b. A Member commits fraud or makes a material misrepresentation in seeking Dental Services;
- A Member willfully misuses any documents provided as evidence of benefits available under this Agreement; or
- d. A Member furnishes to OHS, to any Participating Dentist, or to any insurance agent, broker or agency, incorrect or incomplete information for the purpose of fraudulently obtaining covered Dental Services.

Coverage for Dependents shall automatically terminate in the event the Member is disenselled.

### CONTINUATION OF BENEFITS

A Member and any Dependent of said Member whose coverage is terminated for any reason other than as set forth in Termination of Membership, may elect no later than sixty (60) days from the effective date of termination to continue coverage with OHS directly if he/she was enrolled in a OHS plan for at lease three (3) successive months immediately preceding termination. Plan benefits available for continuation shall be similar to those then being offered by OHS to the group.

### EXTENSION OF BENEFITS

OHS Providers shall complete all procedures commenced on Members prior to the effective date of termination to the extent that such Members would have been entitled to receive such Dental Services had this Agreement continued in effect, subject to the following conditions:

- During the period required for completion of such procedures, each Member shall continue to make the copayments required under the applicable Benefits Schedule.
- b. The term "procedures commenced on such Member prior to the date of termination" shall be construed to mean only those treatments and/or operative dental procedures actually commenced but unfinished, such as prosthetic appliances which have been cast and dentures commenced but unfinished prior to the effective date of termination of the Agreement. It shall not include dental defects which may have been diagnosed, but on which treatment or operative work may not have commenced, prior to the effective date of termination. Completion of dental procedures in progress of the effective date of termination will not exceed ninety (90) days after the effective date of termination.

### **DEFINITIONS**

Diagnostic/Preventive

Prophylaxis: Cleaning, scaling and polishing procedure performed to remove coronal plaque, calculus, tartar and stains. Sealant: Protective plastic covering which covers developmental grooves in healthy teeth to prevent decay. Space maintainer: An appliance inserted in the mouth to prevent drifting of teeth and the crowding of the erupted teeth.

**Plaque:** A sticky, colorless film of bacteria that forms on teeth, causing tooth decay, inflammation of the gums and disease.

Restorative (Fillings)

Amalgam: Silver filling, a metal alloy used in dental restoration primarily for posterior teeth.

Composite: White filling, a resin based material which is tooth

Composite: White filling, a resin based material which is tooth colored used in dental restoration primarily for anterior teeth. Acid etch: Use of a chemical substance to prepare the tooth surface to provide retention for bonding or composite restorations.

Fixed Crown and Bridge

**Crown:** A full artificial lab-fabricated thimble-like covering of the visible part of a tooth down to the gum line used to restore a tooth to its original structure; also called a "cap".

**Base metal:** Non-precious metal alloy used in the fabrication of crowns.

**Noble metal:** Semi-precious metal alloy used in the fabrication of crowns.

**High Noble metal:** Gold metal alloy used in the fabrication of crowns.

**Post:** A small metal post usually inserted into the tooth canal after root canal therapy to strengthen the tooth prior to making a crown.

**Bridge (Fixed):** A prosthetic replacement of one or more missing teeth which is cemented to the abutment teeth adjacent to the space.

Pontic: The part of a fixed bridge suspended between abutments which replaces a missing tooth or teeth; "false tooth."

**Abutment:** The tooth adjacent to the missing tooth or teeth that supports or holds a fixed bridge

**Bonding:** White tooth-colored light-cured material used to strengthen a tooth or to enhance the cosmetic appearance of a tooth. This material is sometimes used for dental restorations on both anterior and posterior teeth.

**Maryland bridge**: Porcelain resin bonded bridge designed to replace missing teeth with minimal preparation of adjacent healthy teeth.

Endodontics (Root Canal Therapy)

**Pulp:** The blood vessels and nerve tissue that occupy the pulp cavity of a tooth.

**Pulpotomy:** Removal of the coronal portion of the pulp. **Root canal therapy:** Treatment and removal of the pulp cavity inside the root of a tooth to eliminate disease and to promote healing and repair of tissue.

**Apicoectomy:** Surgical amputation procedure of the root end of a tooth.

Oral Surgery (Extractions)

Impacted tooth: An unerupted or partially erupted tooth positioned against another tooth, bone, or soft tissue not allowing complete and normal eruption.

**Dry socket:** Inflammation of the tooth socket following an extraction due to the infection or loss of blood clot.

**Exostosis:** Overgrowth of normal bone.

**Alveoloplasty:** Surgical procedure for recontouring bone structure, usually in preparation for a prosthesis.

**Frenectomy:** Cutting of the tissue that stretches between the lip and the gumline or the tissue attaching the tongue to the floor of the mouth.

Periodontics (Gum Treatment)

**Periodontics:** The treatment of gum and bone tissue which surround and support the teeth.

Scaling: Removal of plaque, calculus, tartar and stain from teeth. Root planing: Treatment of periodontal disease which consists of smoothing the root surface below the gum line to promote healing conditions without surgical treatment.

**Curettage:** Treatment which consists of scraping and cleaning the walls of the gingival pocket tissue. This procedure is also performed in conjunction with root planning.

**Gingivectomy:** Surgical removal of the flaps of gum tissue that create pockets alongside periodontally damaged teeth. **Gingival graft:** A piece of transplanted tissue placed in contact with marginal gum tissue to repair a defect or supplement a deficiency area.

Osseous surgery: Surgical procedure of the bone which is utilized to improve and maintain periodontal condition.

Occlusal adjustment: Adjustments done to bring the upper and lower teeth (bite) into proper contact.

**Night guard:** U-shaped removable appliance made from plastic, latex or other material fitted to the teeth for protection.

Prosthetics (Full & Partial Dentures)

**Denture:** A removable dental prosthetic appliance used to replace all of the missing natural teeth.

**Immediate denture:** A full denture that is made from a mold of the patient's teeth and inserted immediately after the extraction of those teeth.

**Partial Denture:** A removable dental prosthetic appliance which replaces one or more missing natural teeth.

Reline: To resurface the inside of a denture or partial.

Rebase: A process of refitting a denture or partial by replacing the base material.