

**The network plan that offers maximum coverage with the cost advantages on a traditional indemnity plan.**

- **FREEDOM TO CHOOSE ANY DENTIST**  
Participants are free to select from a panel of participating dentists or seek care from any non-participating dentist.
- **VALUABLE SAVINGS FROM NETWORK DENTISTS**  
Network dentists offer savings by agreeing to charge you based on negotiated maximum allowable contracted fee schedule. If you go to a non-participating dentist, the charged amount may be above that charged by a Participating Dentist.
- **NO BALANCE BILLING**  
A participating dentist has agreed not to charge you any amount for services above the negotiated maximum allowable fee amount. When utilizing a non-participating dentist, you will be responsible for any extra amount charged by the dentist over the CompBenefits negotiated maximum and the customary charge of the dentist.
- **EXTENSIVE NETWORK OF PARTICIPATING DENTISTS**  
Refer to your Provider Directory for a listing of participating dentists that offer services on a guaranteed-negotiated fee schedule.
- **ACCESS TO INFORMATION**  
Our toll-free customer service number at 1-(800)-342-5209 has Customer Care Representatives who can provide the answers you need quickly and thoroughly.

**Any way you add it up, CompBenefits really is the benefits company of choice!**

This brochure contains a brief description of the plan. A complete description of the coverage, including limitations on certain procedures, is found in the Schedule of Benefits and Certificate of Group Dental Insurance.

\*Coverage based on Preferred Provider schedule of discounted fees  
 \*\*Time served on the employer's immediately preceding group dental plan may be credited towards this plan's waiting periods, subject to Underwriting approval.  
 \*\*\*Maximum of 3 per family.

**SUMMARY OF BENEFITS**

Partial Listing of Covered Services*	In-Network Reimbursements	Out-of-Network Reimbursements
<b>Type I Diagnostic &amp; Preventive</b>	<b>100%</b>	<b>100%</b>
Oral Examination (once per six months)		
Prophylaxis (cleaning, once per six months)		
Topical Fluoride (children under 16, once per 12 months)		
X-Rays (limitations may apply)		
Sealants (once per 3 years for children under age 16, for non carious molars only)		
<b>Type II Basic Services</b>	<b>80%</b>	<b>80%</b>
Simple Restorative (amalgam, synthetic, or composite fillings)		
Space Maintainers (for children under age 16)		
Non-Surgical Tooth Extractions		
Non-Surgical Periodontics		
<b>Type III Major Services</b>	<b>50%</b>	<b>50%</b>
(12 month waiting period**)		
Major Restorative (crowns/inlays/onlays)		
Bridge, Denture Repair		
Prosthetics (bridges and dentures)		
Emergency Palliative Treatment		
Endodontics (root canals)		
Surgical Tooth Extractions		
Surgical Periodontics		

**MAXIMUM BENEFITS**

		Insured Individual and Dependents
<b>Lifetime</b>		
Type I, II, III	Unlimited	Unlimited
<b>Calendar Year</b>		
Type I, II, III	\$1,000	\$1,000
<b>Deductible***</b>		
Type I	None	None
Type II, III	\$50	\$50

## MAJOR RESTORATIVE LIMITATIONS

The charges for Major Restorative services will be Covered Dental Expenses subject to the following:

1. the denture or partial denture must replace a Natural Tooth extracted while insured for Dental Benefits under this policy;
2. the fixed bridge (including a resin bonded fixed bridge) must replace a Natural Tooth extracted while insured for Dental Benefits under this policy;
3. the replacement of a partial denture, full denture, or fixed partial denture (including a resin bonded bridge), or the addition of teeth to a partial denture if: (a) replacement occurs at least five years after the initial date of insertion of the current full or partial denture or resin bonded bridge; (b) replacement occurs at least five years after the initial date of insertion of an existing implant or fixed bridge; (c) replacement prosthesis or the addition of a tooth to a partial denture is required by the necessary extraction of a Functioning Natural Tooth while insured for Dental Benefits under this policy; or (d) replacement is made necessary by a Covered Dental Injury to a partial denture, full denture, or fixed partial denture (including a resin bonded bridge) provided the replacement is completed within 12 months of the injury;
4. the replacement of crowns, cast restorations, inlays, onlays or other laboratory prepared restorations if: (a) replacement occurs at least five years after the initial date of insertion; and (b) they are not serviceable and cannot be restored to function;
5. the replacement of an existing partial denture with fixed bridgework, only if upgrading to fixed bridgework is essential to the correction of the person's dental condition; and
6. the replacement of teeth up to the normal complement of 32.

## EXCLUSIONS

Benefits will not be paid for:

1. procedures which are not included in the Schedule of Benefits; which are not medically necessary; which do not have uniform professional endorsement; are experimental or investigational in nature; for which the patient has no legal obligation to pay; or for which a charge would not have been made in the absence of insurance;
2. any procedure, service, or supply which may not reasonably be expected to successfully correct the patient's dental condition for a period of at least three years, as determined by CompBenefits Insurance Company;
3. crowns, inlays, cast restorations, or other laboratory prepared restorations on teeth which may be restored with an amalgam or composite resin filling;
4. appliances, inlays, cast restorations or other laboratory prepared restorations used primarily for the purpose of splinting;
5. any procedure, service, supply or appliance, the sole or primary purpose of which relates to the change or maintenance of vertical dimension; the alteration or restoration of occlusion including occlusal adjustment, bite registration, or bite analysis;
6. pulp caps, adult fluoride treatments, athletic mouthguards; myofunctional therapy; infection control; precision or semi-precision attachments; denture duplication; oral hygiene instruction; separate charges for acid etch; broken appointments; treatment of jaw fractures; orthognathic surgery; completion of claim forms; exams required by third party; personal supplies (e.g. water pik, toothbrush, floss holder, etc.); or replacement of lost or stolen appliances;
7. charges for travel time; transportation costs; or professional advice given on the phone;

8. procedures performed by a Dentist who is a member of Your immediate family;
9. any charges, including ancillary charges, made by a hospital, ambulatory surgical center, or similar facility;
10. charges for treatment rendered: (a) in a clinic, dental or medical facility sponsored or maintained by the employer of any member of Your family; or (b) by an employee of the employer of any member of Your family;
11. any procedure, service or supply required directly or indirectly to diagnose or treat a muscular, neural, or skeletal disorder, dysfunction, or disease of the temporomandibular joints or their associated structures;
12. charges for treatment performed outside of the United States other than for emergency treatment. Benefits for emergency treatment which is performed outside of the United States are limited to a maximum of \$100 (US dollars) per year;
13. the care or treatment of an injury or sickness due to war or an act of war, declared or undeclared;
14. treatment for cosmetic purposes. Facings on crowns or bridge units on molar teeth will always be considered cosmetic;
15. any services or supplies which do not meet the standards set by the American Dental Association or which are not reasonably necessary, or customarily used, for dental care;
16. procedures that are a covered expense under any other medical plan (established by the employer) which provides group hospital, surgical, or medical benefits whether or not on an insured basis;
17. a sickness for which the patient can receive benefits under a workers' compensation act or similar law;
18. an injury that arises out of or in the course of a job or employment for pay or profit;
19. charges to the extent that they are more than the Prevailing Fee. If the amount of the Prevailing Fee for a service cannot be determined due to the unusual nature of the service, CompBenefits Insurance Company will determine the amount. CompBenefits Insurance Company will take into account: (a) the complexity involved; (b) the degree of professional skill required; and (c) other pertinent factors; or
20. orthodontic plan benefits for persons 19 years of age or older.

## PREDETERMINATION

If Covered Dental Expenses for a procedure are expected to be more than \$200 it is recommended that you send a Dental Treatment Plan in prior to beginning treatment, send preauthorization to CompBenefits, P.O. Box 8236 Chicago, IL 60680-8236. You and/or your dentist will be notified of the benefits payable based upon the Dental Treatment Plan.

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