

Advantage

The Advantage of Good Oral Health

What do you expect from your dental plan?

- Large network of participating dentists?
- The ability to change dentists at any time?
- Adult and child orthodontia covered at fixed copayments?
- No deductibles to meet?
- No claim forms to file?
- No waiting periods for care?
- No maximums for benefits?

CompBenefits' Advantage dental plan says YES to all these questions.

A network-based plan, Advantage covers the preventive services you need—such as exams and cleanings—at 100 percent, including:

- Routine cleanings and x-rays every 6 months
- Oral exams
- Topical fluoride (up to age 16)
- Local anesthesia

For other treatment (such as crowns, root canals, orthodontia, and oral surgery), you won't be left wondering what it will cost you. Advantage covers all these procedures at fixed copayments.

Need to see a participating specialty dentist? You can, and you'll pay the same copayments you'd pay a participating general dentist. And if a procedure's not listed on your schedule of benefits, your CompBenefits network dentist will give you a 20 percent discount off the usual fee.



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Frequently Asked Questions

Q. What are CompBenefits Advantage dental plans?

A. CompBenefits' Advantage plans are network-based dental plans that emphasize prevention and cost containment. In order to receive services, you simply select any participating general dentist in the CompBenefits Advantage network and make your appointment. You do not need to notify us of your choice. Advantage does not cover services (except emergency care) received from an out-of-network dentist.

Q. How do the plans work?

A. With CompBenefits' Advantage plans, you do not have to pre-select a primary dentist. When you want dental services, simply select any general dentist from the CompBenefits Advantage Network. Many preventive services are covered 100 percent after a co-payment for other listed procedures. Once you have paid your copayment, you do not have to file any claim forms. For dental services that are not listed on your schedule of benefits, the dentist will give you a 20 percent discount off their usual fees. You will pay your dentist directly, if applicable.

Q. How many times a year can I visit my dentist?

A. You are encouraged to visit your dentist regularly. With your CompBenefits Advantage Plan, you are not limited to a specific number of visits per year.

Q. How do I make appointments?

A. Making an appointment is easy. Simply call a participating dental office on or after the date you receive your certificate of coverage, and you may schedule an appointment. You do not have to notify us when you have selected your Advantage dentist.

Q. Do I need to select a participating dentist?

A. Yes, you will choose an Advantage network dentist, but you are welcome to change to another participating dentist at any time without notifying us.

Q. Is there any maximum coverage limitation?

A. No, there are no maximum coverage limitations.

Q. How do I pay for services?

A. You will be responsible for a copayment, based on your schedule of benefits.

Q. What if I need a specialty dentist?

A. When treatment by a participating specialty dentist is required, you will pay a copayment for procedures listed on your schedule of benefits. For any other treatment, the participating specialty dentist will give you a 20 percent discount off their usual fees.

Q. How can I get more information?

A. You may contact our Member Services Department at 800-342-5209, Monday through Friday, 8 a.m. to 6 p.m., EST or visit our Web site, www.compbenefits.com.