

# Summary of Benefits

## Empire Dental Essential Choice PPO



Monticello Teachers Association Benefit Trust  
Empire BlueCross BlueShield Dental Complete Network

Effective Date: 07/01/2018

### WELCOME TO YOUR DENTAL PLAN!

Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy. So, don't skimp on your dental care, good oral care can mean better overall health!

#### Powerful and easily accessible member tools.

- **Ask a Hygienist:** Dental members can simply email their dental questions to a team of licensed dental professionals who in turn will respond in about 24 hours.
- **Dental Health Risk Assessment:** We want our dental members to better understand their oral health and their risk factors for tooth decay, gum disease and oral cancer. This easy to use online tool can help them do this.
- **Dental Care Cost Estimator:** In order to help our dental member better understand the cost of their dental care, we offer access to a user-friendly, web-based tool that provides estimates on common dental procedures and treatments when using a network dentist.
- **Mobile Capabilities:** With our latest mobile application, Empire Anywhere, members can find a network dentist as well as view their claims. It's available both for Android and Apple phones.

#### Dentists in your plan network.

- You'll save money when you visit a dentist in your plan network because Empire BlueCross BlueShield (Empire) and the dentist have agreed on pricing for covered services. Dentists who are not in your plan network have not agreed to pricing, and may bill you for the difference between what Empire pays them and what the dentist usually charges.
- To find a dentist by name or location, go to [empireblue.com](http://empireblue.com) or call dental customer service at the number listed on the back of your ID card.

#### Ready to use your dental benefits?

- Choose a dentist from the network
- Make an appointment
- Show the office staff your member ID card
- Pay any deductible or copay that is part of your plan

#### Need to contact us?

See the back of your ID card for how to call, write or email us.

### Your dental benefits at a glance

The following benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your policy.

	In-Network	Out-of-Network
Coverage Year	Calendar Year	
<b>Annual Benefit Maximum</b>		
• Per insured person		
• Diagnostic & Preventive Services are not applied to the Annual Benefit Maximum	\$2,000	\$2,000
<b>Annual Maximum Carryover</b>	Yes	Yes
<b>Orthodontic Lifetime Benefit Maximum</b>		
• Per eligible person	\$2,000	\$2,000
<b>Select one Deductible</b>		
• Per insured person	\$25	\$25
• Family maximum	3x single member deductible	3x single member deductible
<b>Deductible Waived for Diagnostic/Preventive Services</b>	Yes	Yes
<b>Out-of-Network Reimbursement</b>	95th percentile	

Dental Services	In-Network Empire Pays:	Out-of-Network Empire Pays:	Waiting Period
<b>Diagnostic &amp; Preventive Services</b> <ul style="list-style-type: none"> <li>• Periodic dental exam <ul style="list-style-type: none"> <li>○ Limited to two per 12 months</li> </ul> </li> <li>• Teeth cleaning (prophylaxis) <ul style="list-style-type: none"> <li>○ Limited to two per 12 months; combined with periodontal maintenance</li> </ul> </li> <li>• Bitewing X-rays <ul style="list-style-type: none"> <li>○ Limited to one set per 12 months</li> </ul> </li> <li>• Full-Mouth or Panoramic X-rays <ul style="list-style-type: none"> <li>○ Limited to one per 36 months</li> </ul> </li> <li>• Fluoride application <ul style="list-style-type: none"> <li>○ Limited to two per 12 months through age 18</li> </ul> </li> <li>• Sealant application <ul style="list-style-type: none"> <li>○ Limited to one per 36 months through age 14</li> </ul> </li> </ul>	100% coinsurance	100% coinsurance	No waiting period
<b>Basic (Restorative) Services</b> <ul style="list-style-type: none"> <li>• Consultation (second opinion) <ul style="list-style-type: none"> <li>○ Limited to two per 12 months ; only with X-rays and no other services</li> </ul> </li> <li>• Space maintainer insertion <b>Covered at Diagnostic Preventive level</b> <ul style="list-style-type: none"> <li>○ Limited to one per tooth space per lifetime through age 18</li> </ul> </li> <li>• Amalgam (silver-colored) filling <ul style="list-style-type: none"> <li>○ No limit</li> </ul> </li> <li>• Composite (tooth-colored) filling <ul style="list-style-type: none"> <li>○ No limit;</li> <li>○ posterior (back) fillings paid as an amalgam (silver-colored filling)</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Endodontics (Non-Surgical)</b> <ul style="list-style-type: none"> <li>• Root Canal and retreatments <ul style="list-style-type: none"> <li>○ Limited to one per tooth per 24 months; permanent teeth only</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Endodontics (Surgical)</b> <ul style="list-style-type: none"> <li>• Apicoectomy and apexification <ul style="list-style-type: none"> <li>○ Limited to one per tooth per 24 months permanent teeth only</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Periodontics (Non-Surgical)</b> <ul style="list-style-type: none"> <li>• Periodontal maintenance <ul style="list-style-type: none"> <li>○ Limited to four per 12 months, combined with teeth cleanings</li> </ul> </li> <li>• Scaling and root planning <ul style="list-style-type: none"> <li>○ Limited to one per quadrant per 24 months when the tooth pocket has a depth of four millimeters or greater</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Periodontics (Surgical)</b> <ul style="list-style-type: none"> <li>• Periodontal surgery (osseous, gingivectomy, graft procedures) <ul style="list-style-type: none"> <li>○ Limited to one per quadrant per 36 months</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Oral Surgery (Simple)</b> <ul style="list-style-type: none"> <li>• Simple extraction <ul style="list-style-type: none"> <li>○ Limited to one per tooth per lifetime</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Oral Surgery (Complex)</b> <ul style="list-style-type: none"> <li>• Surgical extraction <ul style="list-style-type: none"> <li>○ Limited to one per tooth per lifetime</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period
<b>Major (Restorative) Services</b> <ul style="list-style-type: none"> <li>• Crowns, onlays, veneers <ul style="list-style-type: none"> <li>○ Limited to one per tooth per 60 months</li> </ul> </li> </ul>	60% coinsurance	60% coinsurance	No waiting period
<b>Prosthodontics</b> <ul style="list-style-type: none"> <li>• Dentures and bridges <ul style="list-style-type: none"> <li>○ Limited to one per tooth/arch per 60 months</li> </ul> </li> <li>• Implant placement <ul style="list-style-type: none"> <li>○ Limited to one per tooth/arch per 60 months</li> </ul> </li> <li>• Implant prosthodontics <ul style="list-style-type: none"> <li>○ Limited to one per tooth/arch per 60 months; paid as a non-implant crown, bridge, and/or denture</li> </ul> </li> </ul>	60% coinsurance	60% coinsurance	No waiting period
<b>Repairs/Adjustments</b> <ul style="list-style-type: none"> <li>• Crown, denture, and bridge repairs <ul style="list-style-type: none"> <li>○ Limited to one per tooth per 12 months not within 6 months of placement</li> </ul> </li> <li>• Denture and bridge adjustments <ul style="list-style-type: none"> <li>○ Limited to two per tooth per 12 months; not within 6 months of placement</li> </ul> </li> </ul>	80% coinsurance	80% coinsurance	No waiting period

Dental Services (continued)	In-Network Empire Pays:	Out-of-Network Empire Pays:	Waiting Period
<b>Adult/Child Orthodontic Services</b> Through age 26	60% coinsurance	60% coinsurance	No waiting period
<b>Cosmetic Teeth Whitening</b>	Not covered	Not covered	Not covered

*NOTE: Cosmetic benefits, such as teeth bleaching, in an insurance policy may have income tax implications for both employer groups and plan members. For example, the dollar value of the cosmetic benefit may be considered part of an individual's taxable income. For more information concerning the tax ramifications of cosmetic insurance benefits, please consult a legal or tax advisor.*

## Additional Services and Programs

### Empire Whole Health Connection - Dental<sup>SM</sup>

- For members with certain health conditions, additional dental benefits are available without a deductible or waiting periods. Eligible services are paid at 100% and won't reduce your coverage year annual maximum (if applicable)

Included

### Accidental Dental Injury Benefit

- Provides members 100% coverage for accidental injuries to teeth up to the coverage year annual maximum (if applicable). No deductibles, member coinsurance, or waiting periods apply

Included

### Extension of Benefits

- Following termination of coverage, members are provided up to 60 days to complete treatment started prior to their termination of coverage under the plan and eligible services will be covered

Included

### International Emergency Dental Program

- Provides emergency dental benefits while working or traveling abroad from licensed, English-speaking dentists. Eligible covered services will be paid 100% with no deductibles, member coinsurance, or waiting periods and won't reduce the member coverage year annual maximum (if applicable)

Included

## Additional Limitations & Exclusions

Below is a partial listing of non-covered services under your dental plan. Please see your policy for a full list.

**Services provided before or after the term of this coverage** - Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate

**Orthodontics** (unless included as part of your dental plan benefits) including orthodontic braces, appliances and all related services

**Cosmetic dentistry** (unless included as part of you dental plan benefits) provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist

**Drugs and medications** including intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care

**Analgesia, analgesic agents, and anxiolysis nitrous oxide**, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.

**Extractions** of third molars (wisdom teeth) that do not exhibit pathology symptoms or impact the oral health of the member

**Waiting periods** for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan. There is no waiting period replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your policy. **In the event of a discrepancy between the information in this summary and the policy, your policy will prevail.**