



# Preferred Dental Benefits Plan

**Small Group: EmblemHealth Preferred Dental with \$2,000 yearly maximum**



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## EmblemHealth Preferred Dental Plan

This dental plan gives you quality coverage with access to care from over 12,700 dentists and specialists in New York and New Jersey. You can choose a network dentist or specialist for services covered under your plan. You don't have to pick a specific primary care dentist.

**Dependent Coverage:** With this dental plan, you can cover your children until the end of the month they turn 26.

**Predetermination of Benefits:** EmblemHealth can give you an estimate of what dental services and materials will be paid for before you get the services. You can ask your dentist to send a Treatment Plan to EmblemHealth before you get oral surgery, prosthetics, or appliances. EmblemHealth will review the Treatment Plan and give you and your dentist an estimate of what is covered. Please note: Predetermination of Benefits are not required.

**Some examples of non-covered services are:**

- Cosmetic surgery and treatment.
- Prescription drugs and medicines.
- Services and appliances for the treatment of temporomandibular joint (TMJ) dysfunction.
- Transplantations.
- Orthodontic services.

**Annual Deductible:** This is the amount you pay each year before your plan begins to pay. Your plan deductible is \$50 per individual and \$150 per family. The deductible only applies to Type B and Type C services.

**Annual Maximum:** This is the maximum dollar amount your dental plan will pay toward the cost of dental care during your plan year. You are personally responsible for paying costs above the annual maximum. You plan annual maximum is \$2,000 per individual.

**Maximum Rollover Feature:** EmblemHealth wants you to get the most out of your in-network dental benefits. The maximum amount your dental plan will pay for covered services in a plan year is \$2,000. If you use less than \$1,000 in benefits in a plan year, we will add \$1,000 to your annual maximum for the next plan year. This can accumulate every year until you reach a total of \$2,000 maximum.

BENEFITS	IN-NETWORK*	OUT-OF-NETWORK
<b>Type A – Preventive and Diagnostic Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 100% of the set dollar amount for covered services when you see a Preferred dentist or specialist.</b>	<b>Not covered. You are personally responsible to pay all costs.</b>
<b>Examinations</b> – Two periodic exams per each person on the plan per calendar year; one comprehensive examination per dentist, per lifetime.	<b>Covered</b> <b>You don't have to pay for these covered services.</b>	<b>Not Covered</b> <b>You have to pay for these services.</b>
<b>Prophylaxes (Cleanings)</b> – Two per person on the plan per calendar year.		
<b>X-rays</b> – Four bitewing x-rays per person on the plan per calendar year. One full-mouth series of x-rays or one panoramic film per person on the plan once every three years.		
<b>Fluoride Treatments</b> – One per child per calendar year. Coverage is available for this service until the end of the calendar year in which the child reaches age 19.		
<b>Space Maintainers</b> – One per each child on the plan per lifetime. Coverage provided until the end of the calendar year the child turns 19.		
<b>Athletic Mouth Guards</b> – One per each child on the plan per lifetime. Coverage provided until the end of the calendar year the child turns 19.		

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>Type B – Basic Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 80% of the set dollar amount after you meet the deductible for covered services when you see a Preferred dentist or specialist.</b>	<b>You are personally responsible to pay for any costs.</b>
<b>Simple Extractions</b>	<p style="text-align: center;"><b>Covered</b></p> <p style="text-align: center;"><b>You are responsible for paying 20% coinsurance after you meet the annual deductible.</b></p>	<p style="text-align: center;"><b>Not Covered</b></p> <p style="text-align: center;"><b>You have to pay for these services.</b></p>
<b>Basic Restorations (Fillings)</b> Posterior composite fillings on molars are reimbursed at the fee paid for amalgam (metal) fillings. If you or someone on your plan chooses composite restorations on molars, you are responsible for the difference between what EmblemHealth pays and what your dentist charges. Discuss these additional fees with your dentist when reviewing the treatment and payment plans.		
<b>Anesthesia &amp; IV Sedation</b> – Your plan will pay for general anesthesia and IV sedation for covered services. Charges for local anesthesia are included in the allowance for the dental procedure. No separate allowance for local anesthesia. Analgesia and monitoring devices will not be paid for by your plan.		
<b>Palliative Services (Relief of pain)</b> One service per person on the plan per calendar year. This is for emergencies only.		
<b>Repair of Appliances</b> Replacement of broken teeth or clasps. Recementation of inlays, crowns, bridges, and space maintainers. Replacement of broken facings.		
<b>Tests and Laboratory Exams</b> – Biopsy and examination of oral tissue.		
<b>Type C – Major Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 50% of the set dollar amount after you meet the deductible for covered services when you see a Preferred dentist or specialist.</b>	<b>You are personally responsible to pay for any costs.</b>
<b>Endodontics (Root canal therapy)</b> Pulpotomy covered once per tooth, per lifetime. Not covered if root canal done on same tooth by same dentist within three months of the pulpotomy.	<p style="text-align: center;"><b>Covered</b></p> <p style="text-align: center;"><b>You are responsible for paying 50% coinsurance after you meet the annual deductible.</b></p>	<p style="text-align: center;"><b>Not Covered</b></p> <p style="text-align: center;"><b>You have to pay for these services.</b></p>
<b>Periodontics (Treatment of diseases of the gum and jaw)</b> <ul style="list-style-type: none"> <li>• Five periodontal treatments per person on the plan, per calendar year.</li> <li>• 1 type of periodontal surgery and/or one graft per quadrant.</li> </ul>		

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
<b>Type C – Major Services (continued)</b>		
<p><b>Oral Surgery (Surgical removal of an erupted tooth)</b></p> <ul style="list-style-type: none"> <li>Your plan will pay for x-rays taken for surgery, local anesthesia, and post-operative care.</li> <li>Your plan will pay for surgery on fractured jaws, impactions, lesions in and around the mouth, and reimplantations.</li> <li>Some types of oral surgery may be covered under your medical plan, not this dental plan.</li> </ul>	<p><b>Covered</b></p> <p><b>You are responsible for paying 50% coinsurance after you meet the annual deductible.</b></p>	<p><b>Not Covered</b></p> <p><b>You have to pay for these services.</b></p>
<p><b>Fixed and Removable Prosthetics</b> – Both temporary and permanent dentures, full or partial, repair, and crowns over implants.</p> <p><b>Major Restoration</b> – Includes crowns, related post and core procedures, and inlays.</p> <ul style="list-style-type: none"> <li>Your plan will pay for replacement or substitution of appliances only after five years have passed since appliance was inserted.</li> <li>EmblemHealth reimburses crowns, single abutment crowns, and pontics other than porcelain fused to base metal at the allowance for predominantly base metal. If you or someone on your plan chooses crowns other than porcelain fused to base metal, you will be responsible for the differences between what EmblemHealth pays and what your dentist charges. Discuss these additional fees with your dentist when reviewing the treatment and payment plans.</li> <li>Your plan will pay for crowns or pontics for attachment or clasp purposes only if tooth cannot be restored by fillings.</li> <li>When a fixed bridge and partial denture are inserted in the same arch, your plan will only pay for the partial denture unless five years have passed since prior insertion of the fixed bridge or partial denture.</li> <li>No separate allowance for temporary service or appliance.</li> <li>Your plan will pay for posts only if there is evidence of root canal on the tooth.</li> <li>Charges for cementation of crown/inlay are included in allowance for the crown/inlay.</li> <li>Crowns over implants are paid based upon the allowance for a single crown, porcelain fused to predominantly base metal. You are responsible for the difference between the amount the dentist charges EmblemHealth and the amount EmblemHealth pays the dentist.</li> </ul>		