

Prepaid Dental

Good news about dental benefits for employees of Shelby County Tennessee

A Dental Plan Means Healthy Smiles

Because you are a valued employee, Assurant Employee Benefits* is pleased to offer you the opportunity to enroll in a dental benefit plan provided and administered by Union Security Insurance Company. This prepaid dental plan offers benefits through a network of Plan Dentists. When you enroll for benefits, treatments you receive from your selected Plan Dentist will be provided at reduced fees called copayments. For your information, a partial list of frequently used dental treatments is included.

Plan Features

- No Deductibles
- No Waiting Periods
- Coverage for Pre-existing Conditions
- No Claim Forms to File for Plan Dentist and Plan Specialist Services
- No Referrals Required for Specialist Services
- No Annual Maximum for Plan Dentist and Plan Specialist Services

Important Enrollment Information

To enroll, just follow three simple steps:

1. Select a general dentist from the Directory of Dentists for yourself and every eligible member of your family. Each family member may choose a different Plan Dentist. You must select a Plan Dentist to receive services. Except for certain specialist services, all services must be performed by this selected Plan Dentist. You may change your Plan Dentist(s) throughout the Plan Year in accordance with the provisions of the group agreement. However, all services must be performed by a Plan Provider.
2. Complete the enclosed enrollment form, being sure to include the Dental Facility Number of each Plan Dentist selected.
3. Return your completed enrollment form to your Personnel Department or Benefits Manager authorizing payroll deductions for your coverage.

Finding a Provider

You can find a dental provider in the Heritage Series Provider Network by visiting our web site at www.assurantemployeebenefits.com, and clicking on the "Find a dentist" link found under "Tools for Members". Next click "DHMO or Prepaid Dental Plan?", select your state from the drop down list, and then select "Heritage Series". Availability of Plan Dentists and Plan Specialists varies depending on location.

If you have any questions, call Customer Service at 800.443.2995.

***Products are marketed by Assurant Employee Benefits and administered and underwritten or provided by Union Security Insurance Company.**

Savings You Can See

Active Employees - Rates Per Pay Period[†]

Employee	\$5.75
Employee + 1 Dependent.....	\$9.75
Employee + Family	\$14.88

Retiree – Rates Per Month[†]

Employee	\$11.50
Employee + 1 Dependent.....	\$19.50
Employee + Family	\$29.75

[†]May be changed according to the terms of the Group Dental Service Agreement. Cost includes the Specialty Benefit Amendment.

The following is a list of commonly used dental treatments. It is not the Evidence of Coverage. After you enroll, a complete list of copayments will be provided to you along with your Evidence of Coverage.

Plus Plan

1. Plan Dentist Services

The dental services listed in the following schedule are covered only when provided by the Member's selected Plan Dentist. The Member will be responsible for paying the amount listed in the "Member Copayment" column (plus any applicable lab fees*) at the time the service is received, or in accordance with the selected Plan Dentist's billing procedures. To fully understand the benefits, exclusions and limitations of this plan, the Member should consult the Evidence of Coverage.

Services marked with a single asterisk (*) below also require separate payment of laboratory charges. The laboratory charges must be paid to the Plan Dentist in addition to any applicable copayment for the service.

Payment for each service of a Non-Plan Dentist (at that dentist's normal retail charge) is the responsibility of the Member, except for limited Plan Benefits for covered dental Emergency Services for temporary pain relief.

2. Plan Specialist Services

See the enclosed Specialty Benefit Amendment Copayment Schedule.

ADA Code**	Service Description**	Member Copayment
Appointments		
None	Office visit - during regularly scheduled hours***	10.00
D0120	Periodic oral evaluation - established patient..... (once in any 6 calendar months)	No Charge
D0140	Limited oral evaluation - problem focused.....	20.00
D0150	Comprehensive oral evaluation - new or established patient..... (once in any 6 calendar months)	No Charge
D0160	Detailed and extensive oral evaluation - problem focused, by report	15.00
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	15.00
D0180	Comprehensive periodontal evaluation - new or established patient.....	15.00
None	Missed appointment without 24 hour notice***	20.00
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician	55.00
D9440	Office visit - after regularly scheduled hours	40.00
Diagnostic Dentistry		
D0210	Intraoral-complete series of radiographic images	No Charge

ADA Code**	Service Description**	Member Copayment
	(once in any 3 calendar years)	
D0220	Intraoral-periapical first radiographic image	No Charge
D0230	Intraoral-periapical each additional radiographic image.....	No Charge
D0240	Intraoral-occlusal radiographic image	No Charge
D0250	Extraoral-first radiographic image	No Charge
D0260	Extraoral-each additional radiographic image.....	No Charge
D0270	Bitewing-single radiographic image.....	No Charge
D0272	Bitewing-two radiographic images.....	No Charge
	(once in any 6 calendar months)	
D0274	Bitewing-four radiographic images.....	No Charge
	(once in any 6 calendar months)	
D0277	Vertical bitewings-7 to 8 radiographic images.....	No Charge
D0330	Panoramic radiographic image.....	5.00
	(once in any 3 calendar years)	
D0415	Collection of microorganisms for culture and sensitivity.....	No Charge
D0425	Caries susceptibility tests	No Charge
D0460	Pulp vitality tests.....	No Charge
Preventive Dentistry		
D1110	Prophylaxis - adult.....	5.00
	(once in any 6 calendar months)	
D1120	Prophylaxis - child	5.00
	(once in any 6 calendar months)	
D1203	Topical application of fluoride - child	No Charge
D1310	Nutritional counseling for control of dental disease.....	No Charge
D1330	Oral hygiene instructions.....	No Charge
D1351	Sealant - per tooth	15.00
D1510	Space maintainer - fixed - unilateral*	70.00
D1515	Space maintainer - fixed - bilateral*	70.00
D1520	Space maintainer - removable - unilateral*	90.00
D1525	Space maintainer - removable - bilateral*	105.00
D1550	Re-cement or re-bond space maintainer.....	15.00
None	Additional prophylaxis (D1110 or D1120 service does not apply to patients with periodontal disease)***	30.00
Restorative Dentistry		
D2140	Amalgam - one surface, primary or permanent.....	20.00
D2150	Amalgam - two surfaces, primary or permanent	25.00
D2160	Amalgam - three surfaces, primary or permanent.....	35.00
D2161	Amalgam - four or more surfaces, primary or permanent	45.00
D2330	Resin-based composite - one surface, anterior.....	35.00
D2331	Resin-based composite - two surfaces, anterior	45.00
D2332	Resin-based composite - three surfaces, anterior.....	55.00
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior).....	70.00
D2391	Resin-based composite - one surface, posterior.....	75.00
D2392	Resin-based composite - two surfaces, posterior	80.00
D2393	Resin-based composite - three surfaces, posterior.....	95.00
D2394	Resin-based composite - four or more surfaces, posterior	110.00
D2510	Inlay - metallic - one surface*	230.00
D2520	Inlay - metallic - two surfaces*	255.00
D2530	Inlay - metallic - three or more surfaces*	285.00
D2542	Onlay - metallic - two surfaces*	280.00
D2543	Onlay - metallic - three surfaces*	295.00
D2544	Onlay - metallic - four or more surfaces*	320.00
D2610	Inlay - porcelain/ceramic one surface*	265.00
D2620	Inlay - porcelain/ceramic two surfaces*	285.00
D2630	Inlay - porcelain/ceramic three or more surfaces*	305.00
D2740	Crown - porcelain/ceramic substrate*	265.00
D2750	Crown - porcelain fused to high noble metal*.....	265.00
D2751	Crown - porcelain fused to predominantly base metal*	265.00
D2752	Crown - porcelain fused to noble metal*	265.00
D2790	Crown - full cast high noble metal*	265.00

ADA Code**	Service Description**	Member Copayment
D2791	Crown - full cast predominantly base metal*	265.00
D2792	Crown - full cast noble metal*	265.00
D2910	Re-cement or re-bond inlay, onlay, veneer, or partial coverage restoration	20.00
D2920	Re-cement or re-bond crown	20.00
D2930	Prefabricated stainless steel crown - primary tooth	80.00
D2940	Protective restoration	25.00
D2950	Core buildup, including any pins	50.00
D2951	Pin retention - per tooth, in addition to restoration	20.00
D2952	Post and core in addition to crown, indirectly fabricated*	110.00
D2954	Prefabricated post and core in addition to crown	80.00
D2962	Labial veneer (porcelain laminate) - laboratory*	320.00
D2980	Crown repair necessitated by restorative material failure*	25.00
None	Temporary filling***	20.00
Endodontics		
D3110	Pulp cap - direct (excluding final restoration)	15.00
D3120	Pulp cap - indirect (excluding final restoration)	10.00
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament	40.00
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	125.00
D3320	Endodontic therapy, bicuspid tooth (excluding final restoration)	220.00
D3330	Endodontic therapy, molar (excluding final restoration)	275.00
D3346	Retreatment of previous root canal therapy - anterior	325.00
D3347	Retreatment of previous root canal therapy - bicuspid	385.00
D3348	Retreatment of previous root canal therapy - molar	465.00
D3410	Apicoectomy-Anterior	150.00
D3421	Apicoectomy-Bicuspid (first root)	180.00
D3425	Apicoectomy-Molar (first root)	220.00
D3426	Apicoectomy-Each additional root	100.00
D3430	Retrograde filling - per root	55.00
D3450	Root amputation - per root	100.00
D3920	Hemisection (including any root removal), not including root canal therapy	100.00
Periodontics		
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	150.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	65.00
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	140.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	100.00
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	350.00
D4261	Osseous surgery (including elevation of full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant	203.00
D4320	Provisional splinting - intracoronal	125.00
D4321	Provisional splinting - extracoronal	95.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant	65.00
D4342	Periodontal scaling and root planing - one to three teeth per quadrant	39.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	75.00
D4910	Periodontal maintenance	45.00
None	Periodontal hygiene instructions***	No Charge
Prostodontics, removable		
D5110	Complete denture - maxillary*	365.00
D5120	Complete denture - mandibular*	365.00
D5130	Immediate denture - maxillary*	400.00
D5140	Immediate denture - mandibular*	400.00
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)*	375.00
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)*	375.00
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)*	465.00
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)*	465.00

ADA Code**	Service Description**	Member Copayment
D5410	Adjust complete denture - maxillary	30.00
D5411	Adjust complete denture - mandibular	30.00
D5421	Adjust partial denture - maxillary	30.00
D5422	Adjust partial denture - mandibular	30.00
D5510	Repair broken complete denture base*	40.00
D5610	Repair resin denture base*	40.00
D5620	Repair cast framework*	70.00
D5630	Repair or replace broken clasp*	40.00
D5640	Replace broken teeth - per tooth*	40.00
D5650	Add tooth to existing partial denture*	40.00
D5730	Reline complete maxillary denture (chairside)	75.00
D5731	Reline complete mandibular denture (chairside)	75.00
D5740	Reline maxillary partial denture (chairside)	75.00
D5741	Reline mandibular partial denture (chairside)	75.00
D5750	Reline complete maxillary denture (laboratory)*	110.00
D5751	Reline complete mandibular denture (laboratory)*	110.00
D5760	Reline maxillary partial denture (laboratory)*	110.00
D5761	Reline mandibular partial denture (laboratory)*	110.00
D5850	Tissue conditioning, maxillary	50.00
D5851	Tissue conditioning, mandibular	50.00
D5862	Precision attachment, by report*	150.00
Prosthetics, fixed		
D6210	Pontic - cast high noble metal*	305.00
D6211	Pontic - cast predominantly base metal*	305.00
D6212	Pontic - cast noble metal*	305.00
D6240	Pontic - porcelain fused to high noble metal*	305.00
D6241	Pontic - porcelain fused to predominantly base metal*	305.00
D6242	Pontic - porcelain fused to noble metal*	305.00
D6251	Pontic - resin with predominantly base metal*	305.00
D6545	Retainer - cast metal for resin bonded fixed prosthesis*	140.00
D6721	Crown - resin with predominantly base metal*	305.00
D6750	Crown - porcelain fused to high noble metal*	305.00
D6751	Crown - porcelain fused to predominantly base metal*	305.00
D6752	Crown - porcelain fused to noble metal*	305.00
D6780	Crown - 3/4 cast high noble metal*	265.00
D6790	Crown - full cast high noble metal*	265.00
D6791	Crown - full cast predominantly base metal*	265.00
D6792	Crown - full cast noble metal*	265.00
D6930	Re-cement or re-bond fixed partial denture	45.00
D6940	Stress breaker	150.00
D6950	Precision attachment	195.00
D6980	Fixed partial denture repair, by report*	50.00
None	Resin bonded bridge pontic, per unit***(*)	235.00
Oral Surgery		
D7111	Extraction, coronal remnants - deciduous tooth	20.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	20.00
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth	55.00
D7220	Removal of impacted tooth - soft tissue	65.00
D7230	Removal of impacted tooth - partially bony	80.00
D7240	Removal of impacted tooth - completely bony	100.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	135.00
D7250	Surgical removal of residual tooth roots (cutting procedure)	50.00
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	105.00
D7280	Surgical access of an unerupted tooth	100.00
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	100.00
D7320	Alveoloplasty not in conjunction with extractions -four or more teeth or tooth spaces, per quadrant	100.00
D7510	Incision and drainage of abscess - intraoral soft tissue	100.00
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure	125.00

ADA Code**	Service Description**	Member Copayment
Other Services		
D9220	Deep sedation/general anesthesia - first 30 minutes	185.00
D9230	Analgesia, anxiolysis, inhalation of nitrous oxide	15.00
D9241	Intravenous moderate (conscious) sedation/analgesia - first 30 minutes	170.00
D9242	Intravenous moderate (conscious) sedation/analgesia - each additional 15 minutes.....	30.00
D9940	Occlusal guard, by report*	85.00
D9951	Occlusal adjustment - limited	35.00
D9952	Occlusal adjustment - complete	170.00
Bleaching		
D9972	External bleaching-per arch-performed in office	155.00

This is a sample Member Copayment Schedule only. It is not an Evidence of Coverage. Please see the Group Dental Service Agreement, Evidence of Coverage, and Copayment Schedule, which determine all rights, benefits, and applicable limitations and exclusions.

Listed copayments apply only to Plan Dentists who perform the corresponding listed services. The Plan Dentist selected by the Member may not perform all listed services. Plan Specialists may not perform or offer all services listed. Availability and participation of Plan Dentists and Plan Specialists are subject to change.

This notice only applies to employers with 50 or fewer employees. This coverage does not include and is not required to include the pediatric dental essential health benefit as required under the federal Patient Protection and Affordable Care Act.

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Specialty Benefit Amendment

Copayment Schedule for the Heritage Series

How Your Specialty Benefit Amendment (SBA) Works

Should you need the services of a dental care specialist, you may receive those services without a referral from your Plan Dentist.

To find a Plan Specialist (SBA or Non-SBA), refer to the provider directory. SBA Plan Specialists are indicated with "SBA". All other listed specialists are Non-SBA Plan Specialists. Or, you may visit the web site at www.assurantemployeebenefits.com (click on Provider Search, and then on Heritage Series). For more information about the SBA plan or for assistance in finding a Plan Specialist, call Customer Service at 800.443.2995.

If you use an SBA Plan Specialist (a specialist who is a part of the plan provider network and accepts SBA copayments) for a service listed on the schedule below, you will pay the corresponding Member Copayment shown in the "**SBA Plan Specialist Copayment**" column at the time of service.

All **other** services obtained from an SBA Plan Specialist, and **all** services obtained from a Non-SBA Plan Specialist (a specialist who is a part of the plan provider network but does **not** accept SBA copayments), will be provided to you at a reduction in that Plan Specialist's normal retail charges. A 15% reduction applies if that Plan Specialist is an endodontist. A 25% reduction applies if that Plan Specialist is any other type of specialist, including but not limited to an orthodontist. You will be responsible for paying the entire reduced charge at the time of service or in accordance with that Plan Specialist's billing procedures.

If you choose to go to a Non-Plan Specialist (a specialist who is **not** a part of the plan provider network), you may still receive benefits!

If you obtain a service listed on the schedule below from a Non-Plan Specialist, you will be responsible for paying that specialist's entire normal retail charge for the service at the time of service or in accordance with that specialist's billing procedures. You may then submit a completed claim form, with an itemized bill attached, to Union Security Insurance Company. (You may obtain claim forms by contacting Customer Service at 800.443.2995.) Union Security Insurance Company will reimburse you the lesser of (a) the corresponding amount shown in the "**Maximum Reimbursement with a Non-Plan Specialist**" column of the schedule below or (b) the amount charged by that specialist for the service.

Payment for any **other** service of a Non-Plan Specialist, at that specialist's normal retail charge, is your responsibility, except for limited Plan Benefits for covered dental Emergency Services for temporary pain relief.

Annual Maximum Benefit

There is no annual maximum benefit for services of an SBA or Non-SBA Plan Specialist. For services of a Non-Plan Specialist, there is a \$2,000 annual maximum benefit.

ADA Code**	Service Description**	SBA Plan Specialist Copayment	Maximum Reimbursement with A Non-Plan Specialist
Appointments			
D0140	Limited oral evaluation - problem focused	35.00	20.00
D0150	Comprehensive oral evaluation - new or established patient	45.00	25.00
	(once in any 6 calendar months)		
	(may only be obtained once in any six calendar months, except for medically necessary more frequent prophylaxis as determined by Member's Plan Dentist)		
D0160	Detailed and extensive oral evaluation - problem focused, by report	67.00	45.00
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	35.00	25.00
D0180	Comprehensive periodontal evaluation - new or established patient	80.00	50.00
Endodontics			
D3320	Endodontic therapy, bicuspid tooth (excluding final restoration)	280.00	320.00
D3330	Endodontic therapy, molar (excluding final restoration)	395.00	405.00
D3346	Retreatment of previous root canal therapy - anterior	360.00	230.00
D3347	Retreatment of previous root canal therapy - bicuspid	525.00	265.00

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ADA Code**	Service Description**	SBA Plan Specialist Copayment	Maximum Reimbursement with A Non-Plan Specialist
D3348	Retreatment of previous root canal therapy - molar.....	545.00.....	345.00
D3410	Apicoectomy-Anterior.....	265.00.....	335.00
D3421	Apicoectomy-Bicuspid (first root).....	280.00.....	420.00
D3425	Apicoectomy-Molar (first root).....	310.00.....	390.00
D3430	Retrograde filling - per root.....	90.00.....	85.00
Periodontics			
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant.....	355.00.....	195.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant.....	100.00.....	65.00
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant.....	495.00.....	395.00
D4261	Osseous surgery (including elevation of full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant.....	215.00.....	170.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant.....	100.00.....	90.00
D4342	Periodontal scaling and root planing - one to three teeth per quadrant.....	70.00.....	65.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis.....	80.00.....	50.00
Oral Surgery			
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth.....	80.00.....	120.00
D7220	Removal of impacted tooth - soft tissue.....	105.00.....	125.00
D7230	Removal of impacted tooth - partially bony.....	135.00.....	155.00
D7240	Removal of impacted tooth - completely bony.....	200.00.....	130.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications.....	220.00.....	180.00
D7250	Surgical removal of residual tooth roots (cutting procedure).....	75.00.....	125.00
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant.....	180.00.....	70.00
D7320	Alveoloplasty not in conjunction with extractions -four or more teeth or tooth spaces, per quadrant.....	130.00.....	150.00
D7510	Incision and drainage of abscess - intraoral soft tissue.....	105.00.....	55.00
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure.....	185.00.....	145.00
Other Services			
D9241	Intravenous moderate (conscious) sedation/analgesia - first 30 minutes.....	170.00.....	115.00

This is a sample schedule only. It is not an Evidence of Coverage. Please see the Group Dental Service Agreement, Evidence of Coverage, and Copayment Schedule, which determine all rights, benefits, and applicable limitations and exclusions.

Listed copayments apply only to SBA Specialists who perform the corresponding listed services. Plan Specialists may not perform or offer all services listed. Availability and participation of SBA and Non-SBA Plan Specialists are subject to change.

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Learn more about the prepaid dental plan being offered to you!

Your employer is offering you an attractive prepaid dental plan. This Q&A will help provide you more information about the plan being offered to you.

What is a prepaid plan?

With a prepaid plan you pay a monthly prepayment fee plus you pay reduced fees called “copayments” for dental services provided. To receive the reduced fees you must use a Plan Dentist selected at the time of enrollment.

What are copayments and where can I locate the copayment schedule?

A copayment is the set fee that you pay to the Plan Dentist at the time of treatment for covered services that are being performed.

The copayment schedule is a listing of covered services and copayments for your plan. The schedule is included in the Evidence of Coverage. It is helpful to bring your copayment schedule to your dental appointment.

How do I select a Plan Dentist?

You should select your Plan Dentist when you enroll. You can find a dentist in the Heritage Series Provider Network by visiting the Assurant Employee Benefits web site at www.assurantemployeebenefits.com and clicking on the “Find a Dentist” link found under “Tools for Members”. Next, click “DHMO or Prepaid Dental Plan?”, select your state from the drop down list, and then select “Heritage Series”. Note that your Plan Dentist must be a general dentist, not a specialist.

How long does it take to appear on the patient list/roster of my Plan Dentist that I select at time of enrollment?

If Assurant Employee Benefits receives your Plan Dentist selection by the 10th of the month, you will appear on the roster the 1st of the next month. If we receive the selection after the 10th, you will appear on the roster the 1st day of the second following month. If you are not listed on the roster, please contact us at 800.443.2995.

How will the Plan Dentist know I am a patient?

The Plan Dentist receives a patient listing, called a roster, from Assurant Employee Benefits each month that includes all members who have chosen that individual as their dentist.

Please confirm at the time of making your appointment with the Plan Dentist that you are on the provider’s roster.

Can I change my Plan Dentist?

Yes, you can. To change your Plan Dentist, contact Customer Service at 800.443.2995.

What if I choose to see a dentist other than my selected Plan Dentist?

The costs will **not** be covered by your dental plan and you will be responsible for the full payment to the dentist. This is why it is important for you to seek treatment from your selected Plan Dentist.

If I have a dental emergency, do I need to see my Plan Dentist?

First, contact your Plan Dentist to make an appointment. If your Plan Dentist is unable to see you, you may seek treatment from any licensed dentist in the United States.

Please be informed that the emergency benefit in your plan is limited to the temporary relief of pain and has limited benefits.

If I need to see a specialist, how do I go about finding a Plan Specialist in my area?

You may find a list of Plan Specialists by looking in the plan network directory, visiting the web site at www.assurantemployeebenefits.com or calling 800.443.2995 for assistance. No referrals are necessary from your Plan Dentist to seek treatment from a Plan Specialist.

What if I lose my Dental ID card or have a question about my plan?

Contact Customer Service by calling 800.443.2995.

Limitations & Exclusions

Termination

Pre-existing Conditions

Limitations and exclusions apply with respect to the Member's oral conditions without regard to whether or not such conditions existed before the effective date of the Member's enrollment.

Limitations and Exclusions

Plan Benefits are not available for:

1. Any services not specifically described in the Copayment Schedule (including but not limited to any hospital or outpatient care facility cost associated with any dental service).
2. Any dental service initiated (a) before the effective date of the Member's enrollment or (b) after the Member's enrollment ends.
3. Services provided by Non-Plan Providers unless (a) for services of Non-Plan Specialists as specifically provided in the SPECIALIST SERVICES section of the Copayment Schedule or (b) for Emergency Services as specifically provided in the EMERGENCY PROCEDURES Article of the Evidence of Coverage.
4. Replacement of bridgework, dentures or other fixed or removable appliances unless (a) at least five years have elapsed since such appliance was provided as a Plan Benefit, or (b) during that five-year period, appliance becomes unusable and cannot be made usable due to the Member's illness or an accident involving damage to the appliance while it is in use.
5. Replacement of dentures or other removable appliances due to (a) damage while not in use or (b) loss or theft.
6. Oral reconstruction using fixed bridgework or other fixed appliances if the overall treatment plan to achieve complete oral reconstruction involves the replacement of six or more teeth (whether those teeth are missing before treatment begins or are extracted as part of the overall treatment plan).
7. Implants or any related implant appliances, or surgery for the insertion of implants or any related implant appliances, whether fixed or removable.
8. Surgical removal of implants or implant appliances, or any surgical or non-surgical services to adjust, repair, replace, or treat any problem related to an existing implant or implant appliance, whether fixed or removable.
9. Restorations or splints used to increase vertical dimension, restore occlusion, or replace or stabilize tooth structure lost by attrition.
10. Orthodontic treatment involving therapy for myofunctional problems, TMJ (temporomandibular joint) dysfunctions, micrognathia, macroglossia, cleft palate or other growth and developmental abnormalities.
11. Orthodontic treatment associated with orthognathic surgery, whether the treatment precedes or follows the surgery.
12. Extractions of third molars (wisdom teeth) that are not symptomatic, whether or not the extractions follow the completion of orthodontic treatment. Examples of symptomatic conditions include decay, odontogenic cysts, chronic pericoronitis and infection.
13. Treatment of malignancies, neoplasms or cysts, including but not limited to biopsies.

Orthodontic Extractions

Extractions by a Plan Provider for solely orthodontic purposes are not subject to the fixed Copayments shown for extractions in the Copayment Schedule. Instead, such extractions are subject to charges reflecting a 25% reduction from that Plan Provider's normal retail charges for such extractions.

Termination

The Member's enrollment may be terminated as stated in the **TERMINATION** article of the Evidence of Coverage.