

## **SUMMARY OF BENEFITS**

PARAMOUNT **DENTAL** 

**Essential Plus Plan** 





## **Summary of Dental Plan Benefits**

This Summary of Dental Plan Benefits is provided by Paramount Dental, for some of the more frequently performed dental procedures. This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Paramount Dental plan, including plan exclusions and limitations. If a statement in this Summary of Dental Plan Benefits conflicts with a statement in the Certificate, the statement in this Summary of Dental Plan Benefits applies to you and you should ignore the conflicting statement in the Certificate.

**Group Number: Essential Plus Plan** 

Plan Annual Maximum Adults: \$750 / Pediatric: None		/ Pediatric: None		
Deductible (waived for preventive and diagnostic services)  Adults: \$50 / Pediatric: \$25				
Diagnostic & Preven	tivo	Ad In Net		diatric etwork*
Evaluation: periodic, limited, comprehensive		10		.00%
Teeth Cleaning (prophylaxis)		10		.00%
Fluoride - topical application or varnish.		10		.00%
X-Rays - bitewings, periapical, panoramic, full mouth		10		.00%
X-Rays - vertical bitewings Sealants		0		.00%
Space Maintainer: fixed & removable				.00%
<u> </u>	ng period for members 19 and older)		70	0078
Minor Restorative	Fillings – silver/amalgam or white/composite (anterior and poste	erior teeth) 50	%	50%
Endodontic	Root canal therapy – includes periapical x-rays, cultures, follow-treatments and pulpotomy	, and the second		50%
Periodontic	Scaling & root planning	50	% !	50%
Prosthodontic	Relining, rebasing, repairs, replacement of teeth and adjustment	s. 09	6 !	50%
Oral Surgery	Extractions	50	% !	50%
Adjunctive	Emergency palliative treatment	50	% 1	100%
	Anesthesia – general and IV sedation, nitrous	09	6 !	50%
	Teledentistry (2 visits per year)	100	)% 1	100%
Major (9 month wai	ting period for members 19 and older)			
Major Restorative	Crowns, Inlays, Onlays, Core Buildup	09	6 !	50%
	Inlays, Onlays, Post, Recementation and Repairs	09	6 !	50%
Endodontic	Apexification, Apicoectomy	09	6 !	50%
Periodontics	Gingivectomy, gingivoplasty, gingival flap, osseous and clinical c	rown lengthening. 09	6 !	50%
Prosthodontic	Bridges, partial and complete dentures	09	6 !	50%
Oral Surgery	Surgical Extractions including impactions, eruption	50	% !	50%
	Alveoloplasty, and other surgical procedures	09	6	50%
Medically Necessary	Pediatric Orthodontic – see definition on page 2)			
Implant Services including placement and abutments and other related services		0	% 5	50%
Orthodontic Services (braces) – Child (under 19)		0	% 5	50%

<sup>\*</sup>In Network dentists have agreed to accept contracted maximum allowable fees on covered dental services. Your co-insurance percentage is based on that contracted fee. Therefore, your benefit dollars will go further and your out of pocket costs will likely be less when you visit a network dentist.

- Oral evaluations are payable 2 per 12 consecutive month period beginning at eruption of the first tooth, but no later than 12 months of age.
- A routine teeth cleaning (prophylaxis) is payable 2 per 12 consecutive month period regardless of the dentist's specialty, unless performed within 6 months of periodontal scalings and root planing, periodontal full mouth debridement, or periodontal maintenance.
- Fluoride treatment excluding varnish is payable once per 6 months. Including varnish is payable once per 6 months. Including varish is payable 4 times per Benefit Plan Year for dependents age 0 - 2.
- ❖ Bitewing x-rays are payable to a maximum of 4 films in a 12 month period. Full mouth x-ray or Panoramic film are payable once per 4 years. The maximum amount considered for all radiographic images taken on one day will be equivalent to an allowance of a full mouth x-ray. The difference may not be billed to the Enrollee.
- Sealants are payable once per 3 years for permanent molar teeth only and for dependents under 19 years of age.
- A restoration (amalgam or resin-based composite) is payable once in any 2 year period per tooth for anterior and posterior teeth.

- A core buildup will not be payable if performed within 3 years of restoration and/or replacement within 5 years on the same tooth. Coverage for a core buildup requires the submission of a duplicate, diagnostically acceptable, pre-operative radiographic image or intraoral photo.
- Replacement of crowns are payable per tooth every 5 years.
- Root canal treatment includes periapical x-rays, cultures, follow up care, treatments, pulpotomy.
- A periodontal scaling and root planing (4 or more active periodontal diseased and qualified teeth) is payable once in any 2 year period per quadrant and subject to the submission of full mouth probe chart with six points per tooth probings and diagnostic full mouth radiographs and/or vertical bitewings to determine if procedure meets plan criteria. A pretreatment estimate is recommended to determine coverage.
- Implants/Implant related services are payable once per tooth in any 5 year period.
- Replacement of dentures, partial dentures, and fixed bridges are payable once per 5 years.
- Teledentistry visit is allowable twice per 12 month period

Orthodontic Services (Pediatric Medically Necessary Only) – Orthodontic services are covered for children under 19 years of age and is only covered for children with significant impairment as a result of craniofacial abnormalities, malocclusions, caused by trauma, or congenital disharmonies that affect daily ability to function, like speaking and eating. Must be preauthorized.

**Deductible – \$50** for adults and **\$25** for dependents under 19 years of age, per Benefit Plan Year. The deductible does not apply to diagnostic and preventive services. Please reference your Master Group Policy for your Benefit Deductible methodology definition.

**Plan Annual Maximum – \$750** per adult per Benefit Plan Year on all services. There is no Plan Annual Maximum for dependents under 19 years of age.

Benefit Plan Year - The Plan will expire at the end of calendar year for which the Enrollee and their dependents have enrolled in.

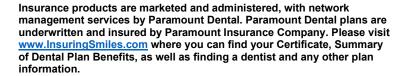
Out-of-Pocket Maximum for Pediatric Dental Care — \$375 per Benefit Plan Year for one child, \$750 per Benefit Plan Year for two or more children. Please reference your Policy for your Out-of-Pocket Maximum methodology definition.

**Eligibility** – You and, if applicable, your legal spouse (or domestic partner) and your children who meet the dependent age requirements are eligible on the policy effective date.

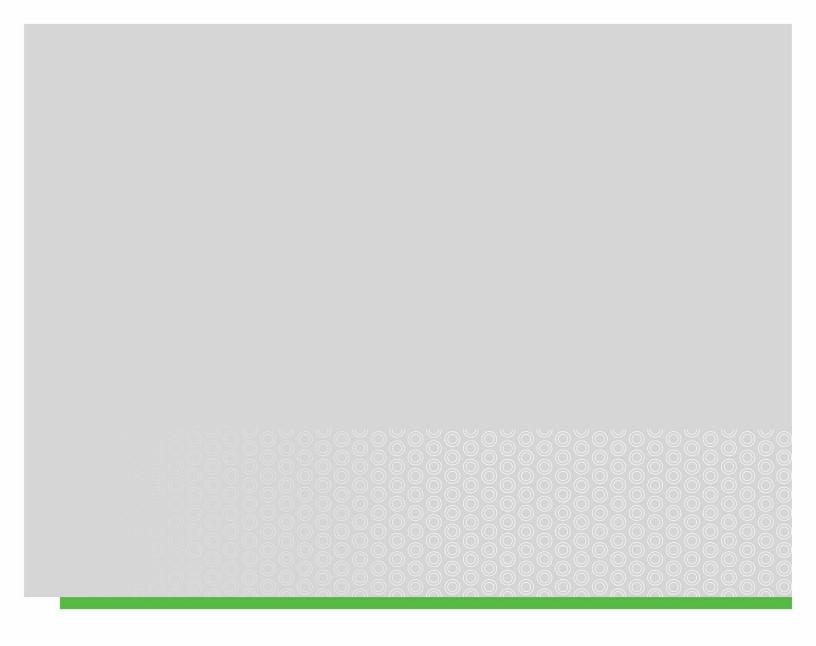
**Dependent Age Limit** – Dependent coverage includes children up to age 26, regardless of any, or a combination of any, of the following factors: financial dependency, residency, student status, employment status, or marital status.

**Waiting Period for Covered Services** – Basic restorative, endodontics, periodontal services, oral surgery, and adjunctive services will not be covered until after a member has been enrolled in the dental plan for **6** consecutive months. Major restorative services, prosthodontic services, implant services, other major services, and orthodontic services will not be covered until after a member has been enrolled in the dental plan for **12** consecutive months. The waiting Period for Covered Services does not apply to pediatric dental care.

Out of Network Reimbursement - There are no out of network reimbursements on this plan.









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