

The Plan-at-a-Glance

## FOREST HILLS PUBLIC SCHOOLS Dental Benefits Plan

**Group # 9768** 

Custodians and Food Service

Maximum Benefits	Plan Year January 1st through December 31st	
Annual Maximum Lifetime Ortho Maximum	\$2000 per eligible individual for covered class I, II and III services. \$1200 per eligible individual for covered class IV services	
Class I Preventive Services – 100%		
Oral Examinations	Twice per plan year	
Bitewing X-Rays	Twice per plan year	
Prophylaxis (Cleaning)	Twice per plan year	
Topical Application of Fluoride	Once per plan year	
Full-Mouth Series or Panoramic X-Rays	Once per 36 months	
Sealants	Once per permanent molar to age 16	
All Other X-Rays		
Space Maintainers	Once per area per lifetime, up to age 19	
Class II Restorative Services*** - 85%		
Composite and Amalgam fillings Root Canal Therapy		
Periodontal Maintenance	Three per plan year, following periodontal treatment	
Periodontal Root Planing		
Periodontal Surgery		
Oral Surgery and Extractions	Medical Plan Primary for Certain Procedures	
General Anesthesia or IV Sedation	Medically necessary and with covered oral surgery	
Occlusal Guard	Once per lifetime	
Denture Repair and Adjustment		
Denture Reline or Rebase		

Class III Major Services *** - 50	<b>%</b>
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Inlay, Onlays, Crowns\*\*
Complete and Partial Removable Dentures\*\*

Fixed Partial Dentures (Bridges)\*\*

Endosteal Implants

Addition of Teeth to Partial Dentures

Once per permanent tooth in 60 months

PPO Networks: ADN Dental Network, DenteMax

Once per arch per 60 months Once per area per 60 months

Once per permanent tooth per 60 months

Class IV	Orthodontic	Services***	<b>- 50%</b>
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Limited and Interceptive Treatment Removable and Fixed Appliance Therapy, up to age 19
Comprehensive Treatment Fixed Appliance Therapy, up to age 19

## **Not Covered**

Eposteal and Transosteal Implants

TMJ/TMD Treatment

Cosmetic Procedures

\*\*\*Deductible -\$25 Annually per Individual Class II & III, \$50 Lifetime Class IV

Missing Tooth Clause – None 12 Month Billing Limitation

Waiting Periods – None

COB - Standard

\*\*Porcelain and ceramic not covered for posterior teeth, alternate benefit applies

\*\*Prosthetics are considered on delivery date

<sup>\*\*</sup>Note – Quotes of benefits do not constitute a guarantee of payment. Eligibility is determined at time of service. Covered benefits may have limitations or exclusions affecting plan payment. Refer to plan booklet for additional coverage details and limitation. Benefits are payable at the applicable percentage level of the Usual and Customary or PPO Fee Schedule allowed amount for the procedure rendered. Predetermination is strongly encouraged for all non-emergency dental treatment exceeding \$250.00 in charges. The treatment plan should be submitted to ADN prior to beginning any treatment.