DOMINION OVERVIEW



A Better Path to Benefits



Dominion National recognizes that you're unique and we've designed plans and programs that work for you. We seek a better way to serve you through customized plans and exceptional service so you can focus on what makes you extraordinary and fulfilled.

WE WORK FOR THE BENEFIT OF OUR MEMBERS, DELIVERING:

EXTENSIVE NETWORKS²

Choice PPO network offers access to over 367,000 dentists nationally.^{1,3}

Elite PPO and Elite ePPO networks provide unmatched flexibility and lower out-ofpocket costs.

Select Plan network is one of the largest in the Mid-Atlantic region.3,4

To find a participating provider, please visit DominionNational.com.

SECURE ONLINE ACCESS

Access your digital ID card, find a provider and more through secure online resources.



MEMBER PORTAL

DominionMembers.com

DOMINION NATIONAL GO MOBILE **COMMUNICATION SERVICE**

Register at DominionNational.com/go or by calling 888.596.0716

LIVE CHAT SUPPORT

Visit DominionNational.com to chat with a live agent.

VALUE-ADDED BENEFITS

NEW PREVENTION REWARDS PROGRAM

Get Cleanings. Get Rewarded! Primary subscribers will receive a \$20 reward from Dominion for each family member who gets two cleanings in a calendar year from a participating dentist.

No extra steps are needed! Just visit your dentist twice a year for a cleaning, have them submit the claim and Dominion will automatically send you the reward check.

HEARING DISCOUNT PROGRAM

amplifonusa.com/dn Access to discounts on hearing aids and services.⁵

DIGIBITE TELEDENTISTRY APP

DominionNational.com/teledentistry Receive a dental consultation without leaving your home or office!

Z DENTAL DISCOUNT

Myzsonic.com/DN Access discounts on premium oral care products and accessories offered by Z Dental.



Eligibility and claim information are available for members, benefit administrators and dentists.

Dominion National Internal Performance Report, 2023.

Networks and products vary by state. Check availability on your state marketplace. Participating providers are subject to change. Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. In New Jersey, 4 Select Plans are available in Camden, Cumberland and Gloucester counties only. Dominion National Network Analysis Report, 2023. Mid-Atlantic includes D.C. Delaware, Maryland, New Jersey, Pennsylvania and Virginia. Visit amplifonusa.com/dn for full details. Hearing services are administered by Amplifon Hearing Health Care Corp.

Dominion National is the brand name for the Dominion group of companies. Dental plans are underwritten by Dominion Dental Services, Inc. (DDSI).

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Elite PPO Basic *Kids* (MD) Coverage Schedule, Limitations and Exclusions for Pediatric Services

Coverage continues through end of the year in which the Member turns 19

| Service | | In-Ne | twork | Out-of-Network | | |
|---------|----------------------------------|-----------|----------------|------------------------|----------------|--|
| Class | Service Description | Plan Pays | Waiting Period | Plan Pays ¹ | Waiting Period | |
| 1 | Diagnostic & Preventive Services | 100% | None | 80% | None | |
| 2 | Basic Services | 35% | None | 20% | None | |
| 3 | Major Services | 25% | None | 10% | None | |
| 4 | Orthodontic Services | 50% | None | 30% | None | |

| Annual Deductible | In-Network | Out-of-Network |
|----------------------|---------------------|---------------------|
| Single Child | \$100 | \$100 |
| Two or More Children | \$200 | \$200 |
| Applies to | Class 2 and Class 3 | Class 2 and Class 3 |

• Each member must pay the deductible amount for dental services before the plan will begin to cover the member's dental procedures. For two or more children, the total combined maximum deductible amount for all pediatric members is \$200 per calendar year at which point the deductible is waived for remaining pediatric members.

| Out-of-Pocket Maximums | In-Network | Out-of-Network |
|------------------------|------------|----------------|
| Single Child | \$425 | N/A |
| Two or More Children | \$850 | N/A |

• The annual out-of-pocket maximum applies to all covered services for medically necessary treatment.

| Out-of-Network Allowance | In-Network | Out-of-Network |
|--|--|--------------------------------------|
| | N/A | MAC |
| 1. Unlike in-network (INN) providers that have | agreed to negotiated fees for services, ou | t-of-network (OON) providers have no |

1. Unlike in-network (INN) providers that have agreed to negotiated fees for services, out-of-network (OON) providers have no contract with Dominion or Dominion's leased dental networks. As such, OON providers set their own fees and Dominion only reimburses the member based on the established INN fee schedule, which is determined by the geographic area where the expenses are incurred. This means that if the OON provider's fee is higher than Dominion's INN fee schedule, the member will be billed the remaining balance to cover the OON provider's fee.

• If course of treatment is to exceed \$300, prior review is recommended.

Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

| | | | In-Network | | | Out-of-Network | | | |
|------------------|--|---|------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|--|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? | |
| 1 | Evaluations | Two (D0120, D0145, D0150 or D0160) per calendar year, per patient per provider/location | 100% | None | No | 80% | None | No | |
| 1 | Re-evaluation, limited, problem focused (D0170) or periodontal exam (D0180) | One per calendar year | 100% | None | No | 80% | None | No | |
| 1 | Limited oral evaluation (D0140) | | 100% | None | No | 80% | None | No | |
| 1 | Prophylaxis (D1110 or D1120) | Two per calendar year, per patient | 100% | None | No | 80% | None | No | |
| 1 | Prevention Reward | Primary subscriber will receive a \$20 payment from Dominion for each family member that receives two cleanings during the calendar year from a participating Elite PPO network dentist | 100% | None | No | 80% | None | No | |
| 1 | Fluoride treatments | One (1) topical fluoride application (D1208) is covered two (2) times per calendar year, per patient; four (4) topical fluoride varnish treatments (D1206) are covered per calendar year, per patient for children age three (3) and above; eight (8) topical fluoride varnish treatments (D1206) are covered per calendar year, per patient up to age two (2). | 100% | None | No | 80% | None | No | |
| 1 | Bitewing x-rays | Two per calendar year, starting at age two, per provider/location (D0270 does not have a frequency limitation) | 100% | None | No | 80% | None | No | |
| 1 | Periapical x-rays | | 100% | None | No | 80% | None | No | |
| 1 | Full mouth x-ray or panoramic film | One per 36 months starting at age six; maximum of one set of x-rays per provider/location | 100% | None | No | 80% | None | No | |
| 1 | Application of caries arresting medicament | One application per primary tooth is covered per lifetime | 100% | None | No | 80% | None | No | |
| 1 | Space maintainers | One per 24 months, per quadrant (D1510, D1520 or D1575) or per arch (D1516, D1517, D1526 or D1527), per patient to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment). Re- cement or re-bond bilateral or unilateral space maintainer (D1551, D1552 or D1553) not covered within 6 months of initial placement. Removal of fixed unilateral and bilateral space maintainer (D1556, D1557 or D1558) not allowed by dental office that provided initial placement. | 100% | None | No | 80% | None | No | |

| | Service Description | Service Limitation | In-Network | | | Out-of-Network | | |
|------------------|--|---|------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | | | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 1 | Sealants | One per tooth, per lifetime (limited to occlusal surfaces of posterior permanent teeth without restorations or decay) | 100% | None | No | 80% | None | No |
| 1 | Other diagnostic imaging (D0290, D0310, D0320, D0321) | | 100% | None | No | 80% | None | No |
| 1 | 2D cephalometric radiographic image (D0340) or image capture (D0702) | One per 36 months per patient | 100% | None | No | 80% | None | No |
| 1 | Palliative treatment of dental pain – per visit | Only if no services other than exam and x-rays were performed on the same date of service | 100% | None | No | 80% | None | No |
| 1 | Pulp vitality tests | | 100% | None | No | 80% | None | No |
| 1 | Teledentistry, synchronous (D9995) or asynchronous (D9996) | Must be accompanied by a covered procedure | 100% | None | No | 80% | None | No |
| 1 | Consultations (D9310) | | 100% | None | No | 80% | None | No |
| 1 | House/extended care facility calls | | 100% | None | No | 80% | None | No |
| 1 | Application of desensitizing medicament | One per visit. Not to be used for bases, liners or adhesives used under restorations | 100% | None | No | 80% | None | No |
| 2 | Amalgam and resin- based composite fillings | Restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations; per tooth, per surface every 36 months | 35% | None | Yes | 20% | None | Yes |
| 2 | Pin retention of fillings | Multiple pins on the same tooth are allowable as one pin | 35% | None | Yes | 20% | None | Yes |
| 2 | Hospital call | Facility and anesthesia charges are covered under medical insurance; services delivered to the patient on the date of service are documented separately using applicable procedure codes; requires coordination and approval from both the dental insurer and the medical insurer before services can be rendered | 35% | None | Yes | 20% | None | Yes |
| 2 | Occlusal guard | | 35% | None | Yes | 20% | None | Yes |
| 2 | General anesthesia and analgesic, including intravenous and non- intravenous sedation | General anesthesia is not covered with procedure codes D9230, D9239 or D9243; intravenous conscious sedation is not covered with procedure codes D9222, D9223 or D9230; non-intravenous conscious sedation is not covered with procedure codes D9222, D9223 or D9230; analgesia (nitrous oxide) is not covered with procedure codes D9222, D9223, D9239 or D9243 | 35% | None | Yes | 20% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Removal of teeth, including impacted teeth; extraction of tooth root or partial tooth | 25% | None | Yes | 10% | None | Yes |

| | | | In-Network | | Out-of-Network | | | |
|---------|--|---|------------|-------------------|----------------------|-----------|-------------------|----------------------|
| Service | | | | Waiting Period | Does a deductible | | Waiting Period | Does a deductible |
| Class | Service Description | Service Limitation | Plan Pays | (Months) | apply? | Plan Pays | (Months) | apply? |
| 3 | Oral surgery, including postoperative care for: | Coronectomy, intentional partial tooth removal, one (1) per tooth, impacted teeth only, per lifetime | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Alveolectomy, alveoplasty, frenectomy, frenuloplasty and vestibuloplasty | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Excision of periocoronal gingiva or hyperplastic tissue and excision of oral tissue for biopsy | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Tooth re-implantation and/or stabilization; tooth transplantation; Surgical repositioning of teeth, one per lifetime per patient per tooth | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Excision of a benign lesion, tumor or cyst and incision and drainage of an abscess or cyst, marsupialization of odontogenic cyst | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Biopsy of oral tissue (D7285, D7286) | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Removal of exostosis (D7471), torus palatinus (D7472), and torus mandibularis (D7473) | 25% | None | Yes | 10% | None | Yes |
| 3 | Oral surgery, including postoperative care for: | Partial ostectomy/ sequestrectomy for removal of non-vital bone | 25% | None | Yes | 10% | None | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Root canal therapy once per lifetime, per patient, per tooth; Retreatment of previous root canal therapy, one per tooth, per lifetime, not within 24 months when done by same dentist or dental office | 25% | None | Yes | 10% | None | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Pulpotomy; pulpal debridement; pulpal therapy; pulpal regeneration; apexification/recalcification; apicoectomy; pulp caps (D3110 and D3120); root amputation (resection); hemisection | 25% | None | Yes | 10% | None | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Surgical repair of root resorption (D3471, D3472 and D3473) and surgical exposure of root surfaces without apicoectomy or repair of root resorption (D3501, D3502 and D3503) | 25% | None | Yes | 10% | None | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Retrograde fillings, per root per lifetime | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Two periodontal maintenance visits following surgery per calendar year after definitive periodontal therapy | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Unscheduled dressing change (by someone other than treating dentist or their staff) | 25% | None | Yes | 10% | None | Yes |

| | | | In-Network | | | Out-of-Network | | |
|------------------|--------------------------------------|---|------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 3 | Periodontic services, limited to: | Root scaling and planing, once per 24 months, per patient, per quadrant | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation and in lieu of a covered D1120/D1110, limited to once per two years | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Occlusal adjustment, limited, if provided when no other restorative procedure on same date of service, limited to twice per twelve (12) months | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Occlusal adjustment, complete, if provided when no other restorative procedure on same date of service, limited to once per twelve (12) months | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Gingivectomy or gingivoplasty, once per 24 months, per patient, per quadrant | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Gingival flap procedure, including root planing (D4240 and D4241), 1-3 or 4+ contiguous teeth or tooth- bounded spaces,one per 24 months per patient per quadrant | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Anatomical crown exposure and clinical lengthening | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Osseous surgery including flap entry and closure, once per 24 months, per patient, per quadrant | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Splint-intracoronal; natural teeth or prosthetic crowns (D4322); Splint-extra-coronal; natural teeth or prosthetic crowns (D4323) | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | One pedicle or free soft tissue graft per site, per lifetime | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | One full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit, one per 24 months | 25% | None | Yes | 10% | None | Yes |
| 3 | Periodontic services, limited to: | Localized delivery of antimicrobial agents is limited to one (1) benefit per tooth for three teeth per quadrant or a total of 12 teeth for all four quadrants per 12 months (must have pocket depths of five millimeters or greater) | 25% | None | Yes | 10% | None | Yes |
| 3 | Study model | One per 36 months | 25% | None | Yes | 10% | None | Yes |

| | | | In-Network | | | Out-of-Network | | |
|------------------|---|--|------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 3 | Restoration services, limited to: | Cast metal, stainless steel, porcelain/ceramic, all ceramic, titanium and resin-based composite inlay, onlay, or crown for teeth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; replacement of inlays, onlays and crowns limited to one per 60 months from the original date of placement, per permanent tooth, per patient; pre-fabricated crowns are limited to one per 36 months per permanent tooth (D2928, D2929), per primary tooth (D2930, D2934) and per primary or permanent tooth (D2932, D2933) | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | Post and core in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | Protective restoration | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | Post removal | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | Core build-up one (1) per 60 months per tooth | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | One labial veneer per 60 months, per tooth | 25% | None | Yes | 10% | None | Yes |
| 3 | Restoration services, limited to: | Re-cement crowns/inlays | 25% | None | Yes | 10% | None | Yes |
| 3 | Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure | One (1) per two (2) years. | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Initial placement of dentures | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Repair of dentures | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Replacement of dentures after five years from the date of last placement | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Addition of teeth or clasp to existing partial denture | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Relining or rebasing of existing removable dentures; rebonding or recementing fixed denture; Reline of custom sleep apnea appliance (indirect) | 25% | None | Yes | 10% | None | Yes |

| | | | In-Network | | | Out-of-Network | | |
|------------------|---|--|------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 3 | Prosthetic services, limited to: | Adjust complete or partial denture, not covered within 6 months of initial placement. | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Adjustment and maintenance of maxillofacial prosthetics, limited to D5992 and D5993, one each per patient, per six months, per arch | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Overdenture, one (1) D5863, D5864 or D5865 per 60 months, per patient | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Tissue conditioning | 25% | None | Yes | 10% | None | Yes |
| 3 | Prosthetic services, limited to: | Fabrication of athletic mouthguard | 25% | None | Yes | 10% | None | Yes |
| 4 | *MEDICALLY NECESSARY* Orthodontia Services: | Diagnostic, active and retention treatment to include removable fixed appliance therapy and comprehensive therapy; Orthodontia services are only provided for severe, dysfunctional, handicapping malocclusion; Replacement of lost or broken retainer (D8703 or D8704), one per arch per lifetime, allowed within 24 months of date of debanding | 50% | None | No | 30% | None | No |

Plan Exclusions

Please refer to the section in your Certificate of Coverage titled State-Specific Exclusions for additional exclusions, if applicable.

- Services which are covered under worker's compensation or employer's liability laws. 1.
- 2. Services which are not necessary for the patient's dental health.
- Surgery or related services for cosmetic purposes to improve appearance, but not to restore bodily function or correct deformity 3. resulting from disease, trauma, or congenital or developmental anomalies.
- 4. Oral surgery requiring the setting of fractures or dislocations.
- Dispensing of drugs. 5.
- Hospitalization for the following: the operation or treatment for the fitting or wearing of dentures; orthodontic care or malocclusion, 6. operations on or for treatment of or to the teeth or supporting tissues of the teeth, except for the removal of tumors and cysts or treatment of injury to natural teeth due to an accident if the treatment is received within 6 months of the accident; and dental implants.
- 7. Treatment required for conditions resulting from major disaster, epidemic, war, acts of war, whether declared or undeclared, or while on active duty as a member of the armed forces of any nation.
- 8. Any bill, or demand for payment, for a dental service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article. 9.
- Services not listed as covered.
- 10. Procedures that in the opinion of the Plan are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.
- Treatment of cleft palate (if not treatable through orthodontics) or neoplasms. 11.
- 12. Orthodontics is only covered if medically necessary as determined by the Plan. The Invisalign system and similar specialized braces are not a covered benefit. Patient co-insurance will apply to the routine orthodontic appliance portion of services only. Additional costs incurred will become the patient's responsibility.