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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Choice PPO Premium Kids (OR) Coverage Schedule 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 | 80% | None | 60% | None | | | |
| 3 | Major Services | 50% | None | 30% | None | | | |
| 4 | Orthodontic Services | 50% | None | 0% | None | | | |
| | | | | | | | | |
| Annual D | eductible | In-Ne | twork | Out-of- | Network | | | |
| Single Cl | hild | \$ | 50 | \$ | 50 | | | |
| Two or N | lore Children | \$1 | 00 | \$1 | 100 | | | |
| Applies 7 | ō | Class 2 a | nd Class 3 | Class 2 a | nd Class 3 | | | |
| merr | al procedures. The deductible is com ber - maximum \$100 for pediatric mo ocket Maximums | embers. | twork | | Network | | | |
| Single Cl | | \$425 | | | | | | |
| • | lore Children | \$850 | | | I/A | | | |
| • The | annual out-of-pocket maximum appli | es to all covered se | rvices for medically | necessary treatme | nt. | | | |
| Out-of-N | etwork Allowance | In-Ne | twork | Out-of- | Network | | | |
| | | N | /A | M | AC | | | |
| 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 service coverage percentage) for dental procedures and services as shown below, after any required annual deductible.

| | | | | In-Network | | 0 | rk | |
|------------------|--|---|-----------|-------------------------------|--------------------------------|-----------|-------------------------------|--------------------------------|
| 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, D0160, or D0180) per twelve (12) months; coverage for all evaluations by medical practitioners who are oral surgeons | 100% | None | No | 80% | None | No |
| 1 | Limited evaluations | Limited evaluation or re-evaluation, problem focused (D0140 or D0170) do not count against annual exam frequency limitation | 100% | None | No | 80% | None | No |
| 1 | Prophylaxis (D1110 or D1120) | One per six (6) months | 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 Choice PPO network dentist. | 100% | None | No | 80% | None | No |
| 1 | Fluoride treatment | One per six (6) months (additional topical fluoride treatments may be available when high risk conditions or oral health factors are present) | 100% | None | No | 80% | None | No |
| 1 | Bitewing x-rays | Four per six (6) months | 100% | None | No | 80% | None | No |
| 1 | Periapical x-rays | Limited to six (6) films per 12 months under age six (not on the same date of service as a panoramic radiograph) | 100% | None | No | 80% | None | No |
| 1 | Full mouth x-ray or panoramic film | One per 36 months (starting at age six) | 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 | Covers fixed and removable space maintainers to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment); recementation of space maintainer; removal of fixed space maintainer (cannot be billed by the provider or practice that placed the appliance) | 100% | None | No | 80% | None | No |

| | | | | In-Network | | 0 | ut-of-Netwo | ork |
|------------------|--|---|-----------|-------------------------------|--------------------------------|-----------|-------------------------------|--------------------------------|
| 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 | Sealants | One per tooth, per 60 months (limited to occlusal surfaces of posterior permanent teeth without restorations or decay) | 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 |
| 2 | Amalgam and composite fillings | Restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations; includes occlusal adjustment and polishing of restoration; protective restorations when not billed on the same day as a normal restoration | 80% | None | Yes | 60% | None | Yes |
| 2 | Pin retention of fillings | Multiple pins on the same tooth are allowable as one pin | 80% | None | Yes | 60% | None | Yes |
| 2 | Crown build-up | Covered for non-vital teeth | 80% | None | Yes | 60% | None | Yes |
| 2 | Post and core | Post and core in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally | 80% | None | Yes | 60% | None | Yes |
| 2 | Prefabricated crowns | One per tooth per 60 months | 80% | None | Yes | 60% | None | Yes |
| 2 | Temporary crowns | Covered for a fractured tooth | 80% | None | Yes | 60% | None | Yes |
| 2 | Emergency palliative treatment | Emergency palliative treatment; the use of a house/extended care facility call (D9410) is available for urgent or emergent dental visits that occur outside of a dental office | 80% | None | Yes | 60% | None | Yes |

| | | | | In-Network | | O | ut-of-Netwo | ork |
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| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 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); requires a narrative of medical necessity be maintained in patient records | 80% | None | Yes | 60% | None | Yes |
| 2 | Occlusal guard | Coverage with covered surgery, by report | 80% | None | Yes | 60% | None | Yes |
| 2 | Re-cement cast or prefabricated post and core, inlay, crown | | 80% | None | Yes | 60% | None | Yes |
| 2 | Therapeutic parenteral drug administration | Note medication on claim | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Removal of teeth except the surgical removal of third molars; includes local anesthesia and routine postoperative care, including treatment of a dry socket if done by the provider of the extraction (surgical removal of impacted teeth or removal of residual tooth roots limited to teeth that have acute infection or abscess, severe tooth pain, and/or unusual swelling of the face or gums) | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Extraction of tooth root or partial tooth | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Coronectomy, intentional partial tooth removal, one per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Alveolectomy, alveoplasty, frenectomy, frenuloplasty and vestibuloplasty | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Excision of periocoronal gingiva or hyperplastic tissue and excision of oral tissue for biopsy | 80% | None | Yes | 60% | None | Yes |

| | | | | In-Network | | Out-of-Network | | ork | |
|------------------|--|---|-----------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|--|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? | |
| 2 | Oral surgery, including postoperative care for: | Tooth re-implantation and/or stabilization; tooth transplantation | 80% | None | Yes | 60% | None | Yes | |
| 2 | Oral surgery, including postoperative care for: | Incision and drainage of an abscess or cyst | 80% | None | Yes | 60% | None | Yes | |
| 2 | Oral surgery, including postoperative care for: | Biopsy of oral tissue (D7285, D7286) | 80% | None | Yes | 60% | None | Yes | |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Root canal therapy once per lifetime per permanent tooth (not covered for third molars); retreatment of previous root canal therapy, on anterior teeth, one per lifetime, not within 24 months when done by same dentist or dental office | 80% | None | Yes | 60% | None | Yes | |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Pulp cap; pulpotomy and pulpal debridement, pulpal therapy and regeneration; apexification/ recalcification (endodontists only); apicoectomy; retrograde fillings | 80% | None | Yes | 60% | None | Yes | |
| 2 | Periodontic services, limited to: | One periodontal cleaning following periodontal therapy (surgical or non-surgical) that is documented to have occurred within the past three years, per six months | 80% | None | Yes | 60% | None | Yes | |
| 2 | Periodontic services, limited to: | Root scaling and planing, once per quadrant, per 24 months | 80% | None | Yes | 60% | None | Yes | |
| 2 | 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 | 80% | None | Yes | 60% | None | Yes | |
| 2 | Periodontic services, limited to: | Gingivectomy/ gingivoplasty (D4210/ D4211), limited to coverage for severe gingival hyperplasia where enlargement of gum tissue occurs that prevents access to oral hygiene procedures | 80% | None | Yes | 60% | None | Yes | |
| 2 | Periodontic services, limited to: | Osseous surgery including flap entry and closure, once per quadrant | 80% | None | Yes | 60% | None | Yes | |

| | | | | In-Network | | Out-of-Network | | twork | | |
|------------------|---|--|-----------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|--|--|
| Service Class | Service Description | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? | | |
| 2 | Periodontic services, limited to: | One pedicle, free soft tissue, subepithelial connective tissue or double pedicle graft per site, per lifetime | 80% | None | Yes | 60% | None | Yes | | |
| 2 | Periodontic services, limited to: | One full mouth debridement per 24 months | 80% | None | Yes | 60% | None | Yes | | |
| 3 | Restoration services, limited to: | Cast metal, stainless steel, resin-based, gold or porcelain/ ceramic inlay, onlay, and crown for tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; permanent crown replacement limited to once every seven years and all other crown replacements limited to once every five years; stainless steel crowns (D2930/D2931) allowed only for anterior primary and posterior permanent or primary teeth; prefabricated stainless steel crowns (D2933) allowed only for anterior teeth, permanent and porcelain fused to metal crowns limited to teeth numbers 6-11, 22 and 27 only; members age 16 through 18; includes preparation of gingival tissue | 50% | None | Yes | 30% | 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 | 50% | None | Yes | 30% | None | Yes | | |
| 3 | Prosthetic services, limited to: | Initial placement of dentures; members age 16 and older are eligible for removable resin base partial dentures (D5211-D5212) and full dentures (complete or immediate, D5110-D5140); includes adjustments during six- month period following delivery | 50% | None | Yes | 30% | None | Yes | | |
| 3 | Prosthetic services, limited to: | Repair of dentures | 50% | None | Yes | 30% | None | Yes | | |

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|------------------|-------------------------------------|--|-----------|-------------------------------|--------------------------------|-----------|-------------------------------|--------------------------------|--|
| 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: | Replacement of removable partial or full dentures that cannot be repaired for members at least 16 and under 19; shall replace full every 10 years or partial dentures once every 5 years from the date of last placement; interim partial dentures or flippers (D5820-D5821) covered if the member has one or more anterior teeth missing and are covered once per five years when dentally appropriate | 50% | None | Yes | 30% | None | Yes | |
| 3 | Prosthetic services, limited to: | Addition of teeth or clasp to existing partial denture | 50% | None | Yes | 30% | None | Yes | |
| 3 | Prosthetic services, limited to: | One relining or rebasing of existing removable dentures; or rebonding or recementing fixed denture; per 36 months (only after 6 months from date of last placement, unless an immediate prosthesis replacing at least 3 teeth); laboratory relines are not covered prior to six months after placement of an immediate denture and are limited to once per 36 months; rebases covered only if a reline may not adequately solve the problem; exceptions to this limitation may be made in the event of acute trauma or catastrophic illness that directly or indirectly affects the oral condition and results in additional tooth loss. This includes, but is not limited to, cancer and periodontal disease resulting from pharmacological, surgical and/or medical treatment for these conditions (severe periodontal disease due to neglect of daily oral hygiene may not warrant rebasing) | 50% | None | Yes | 30% | 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: | Construction and repair of bridges (replacement of a bridge that cannot be repaired), limited to once in 60 months | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Fluoride gel carrier for patients with severe oral disease | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Tissue conditioning (not covered when performed within 6 months of any denture) | 50% | None | Yes | 30% | None | Yes |
| 3 | Infiltration of sustained release therapeutic drug, per quadrant | | 50% | None | Yes | 30% | 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 or members with the ICD- 10-CM diagnosis of cleft palate or cleft palate with cleft lip. | 50% | None | No | 0% | None | N/A |

Plan Exclusions

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

- 1. Services which are covered under worker's compensation or employer's liability laws.
- 2. Services which are not necessary for the patient's dental health.
- 3. Cosmetic, elective or aesthetic dentistry except as required due to accidental bodily injury to sound natural teeth.
- 4. Oral surgery requiring the setting of fractures or dislocations.
- 5. Services with respect to malignancies, cysts or neoplasms, hereditary, congenital, mandibular prognathism or development malformations where such services should not be performed in a dental office.
- 6. Dispensing of drugs.
- Hospitalization for any dental procedure, with the exception of dental emergencies. 7.
- 8. 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.
- 9
- 10.
- Replacement due to loss or theft of prosthetic appliance. Services related to the treatment of TMD (Temporomandibular Disorder). Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth including third 11. molars. The prophylactic removal of these teeth for medically necessary orthodontia services may be covered subject to review.
- 12. Services not listed as covered.
- 13. Replacement of dentures, inlays, onlays or crowns that can be repaired to normal function.
- Services for increasing vertical dimension, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions except if the developmental malformation and/or congenital conditions cause 14. severe, dysfunctional handicapping malocclusion that requires medically necessary orthodontia services.
- Procedures, that in the opinion of the Plan, are experimental or investigative in nature because they do not meet 15. 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.
- 16. Treatment of malignancies or neoplasms.
- Orthodontics is only covered if medically necessary as determined by the Plan. The Invisalign system and similar 17 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.