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).



Elite PPO Premium (VA) Coverage Schedule, Limitations and Exclusions for Adult Services (age 19 and over)

| Service | | In-Network | | Out-of-Network | | |
|---------|----------------------------------|------------|----------------|------------------------|----------------|--|
| Class | Service Description | Plan Pays | Waiting Period | Plan Pays ¹ | Waiting Period | |
| 1 | Diagnostic & Preventive Services | 100% | None | 90% | None | |
| 2 | Basic Services | 80% | 6 months | 70% | 6 months | |
| 3 | Major Services | 50% | 12 months | 40% | 12 months | |
| 4 | Orthodontic Services | 0% | N/A | 0% | N/A | |

| Annual Deductible | In-Network | Out-of-Network | |
|----------------------|---------------------|---------------------|--|
| Single Adult | \$50 | \$50 | |
| Three or More Adults | \$150 | \$150 | |
| Applies To | Class 2 and Class 3 | Class 2 and Class 3 | |

• Each member must pay the combined in and out-of-network deductible amount for dental services before the plan will begin to cover the member's dental procedures. There is a \$50 deductible per adult Member per Calendar Year and the single adult deductible amount must be met prior to satisfying the three or more adults deductible. For three or more adults, the total combined maximum deductible amount for all adult Members is \$150 per Calendar Year at which point the deductible is waived for remaining adult Members.

| Maximums | In-Network | Out-of-Network |
|----------------------|------------|----------------|
| Annual | \$1,500 | \$1,500 |
| Lifetime Orthodontic | N/A | N/A |

• The maximum listed is the dollar amount that the plan will pay towards the cost of dental care within the specified period per member.

- The annual maximum is combined for in-network and out-of-network services.
- The annual maximum applies to: Class 1, Class 2 and Class 3.

| Out-of-Network Allowance | In-Network | Out-of-Network | | |
|--------------------------|------------|----------------|--|--|
| | N/A | MAC | | |

 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.

• Waiting period credit will be given for the length of time Member was covered under each benefit classification under the current employer's prior dental plan.

• 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 per Calendar Year including a maxmium of one comprehensive evaluation per 36 months | 100% | None | No | 90% | None | No | |
| 1 | Emergency or problem focused exam | One per Calendar Year | 100% | None | No | 90% | None | No | |
| 1 | Prophylaxis (cleaning, scaling and polishing teeth) | Two per Calendar Year | 100% | None | No | 90% | 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 | 90% | None | No | |
| 1 | Bitewing x-rays | Two per Calendar Year | 100% | None | No | 90% | 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 | 90% | None | No | |
| 1 | Periapical x-rays | | 100% | None | No | 90% | None | No | |
| 1 | Full mouth or panoramic x-ray | One per 60 months | 100% | None | No | 90% | None | No | |
| 1 | Teledentistry, synchronous (D9995) or asynchronous (D9996) | Must be accompanied by a covered procedure | 100% | None | No | 90% | None | No | |
| 2 | Simple extraction of teeth | | 80% | 6 months | Yes | 70% | 6 months | Yes | |
| 2 | Amalgam and composite fillings (anterior restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations) | Excluding pre-molar and molar composite fillings, per tooth, per surface every 24 months | 80% | 6 months | Yes | 70% | 6 months | Yes | |
| 2 | Pin retention of fillings | Multiple pins on the same tooth are allowable as one pin | 80% | 6 months | Yes | 70% | 6 months | Yes | |
| 2 | Antibiotic injections administered by a dentist | | 80% | 6 months | Yes | 70% | 6 months | 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 | Oral surgery, including postoperative care for: removal of teeth, including impacted teeth; extraction of tooth root; alveolectomy, alveoplasty and frenectomy; excision of periocoronal gingiva, exostosis or hyper plastic tissue and excision of oral tissue for biopsy; tooth reimplantation and/ or stabilization; tooth transplantation; excision of a tumor or cyst and incision and drainage of an abscess or cyst; marsupialization of odontogenic cyst | | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Oral surgery, including postoperative care for: coronectomy, intentional partial tooth removal, impacted teeth only | One per tooth per lifetime | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: root canal therapy | Not covered if pulp chamber was opened before effective date of coverage | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: pulpotomy; apicoectomy | | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: retrograde fillings | One per root per lifetime | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: periodontal maintenance | Two per Calendar Year following surgery | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: scaling and root planing | One per quadrant per 24 months from age 21 | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: occlusal adjustment performed with covered surgery | | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: gingivectomy; osseous surgery including flap entry and closure | | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: pedicle or free soft tissue graft | One per site per lifetime | 50% | 12 months | Yes | 40% | 12 months | Yes |
| 3 | Periodontic services, limited to: occlusal guard (night guards) | One per 5 years within 6 months of osseous surgery | 50% | 12 months | Yes | 40% | 12 months | 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: Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit | One per lifetime | 50% | 12 months | Yes | 40% | 12 months | 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 one per two years | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Study model | One per 36 months | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Crown build-up for non-vital teeth | | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Recementing bridges, inlays, onlays and crowns | After first 12 months of insertion and per 12 months per tooth thereafter | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Repair of dentures or fixed bridgework | One per 24 months | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | General anesthesia and analgesia, including intravenous sedation | Covered in conjunction with covered oral surgery, or periodontal surgery | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Infiltration of sustained release therapeutic drug, per quadrant | | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Restoration services, limited to: cast metal, resin-based, gold or porcelain/ceramic inlay, onlay, and crown | Limited to a tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Restoration services, limited to: replacement of existing inlay, onlay, or crown | After 7 years of the restoration initially placed or last replaced | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Restoration services, limited to: post and core | Covered in addition to a crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally | 50% | 12 months | Yes | 40% | 12 months | 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 per two years | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Prosthetic services, limited to: initial placement of removable dentures or fixed bridges | | 50% | 12 months | Yes | 40% | 12 months | Yes | |
| 3 | Prosthetic services, limited to: replacement of removable dentures or fixed bridges | That cannot be repaired after 7 years from the date of last placement | 50% | 12 months | Yes | 40% | 12 months | 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? |
| 3 | Prosthetic services, limited | | 50% | 12 | Yes | 40% | 12 | Yes |
| | to: addition of teeth to | | | months | | | months | |
| | existing partial denture | | | | | | | |
| 3 | Prosthetic services, limited | One per 24 months (only after | 50% | 12 | Yes | 40% | 12 | Yes |
| | to: relining or rebasing of | 24 months from date of last | | months | | | months | |
| | existing removable dentures | placement) | | | | | | |
| 4 | Orthodontia Services | Diagnostic services, active | 0% | N/A | N/A | 0% | N/A | N/A |
| | Not Covered | and retention treatment | | | | | | |
| | | to include removable fixed | | | | | | |
| | | appliance therapy and limited | | | | | | |
| | | and comprehensive therapy | | | | | | |

Plan Exclusions

Please refer to the section in your Individual Dental Policy titled "State-Specific Exclusions or Exceptions" for additional exclusions and/or exceptions to the following exclusions, if applicable

- 1. Services which are covered under worker's compensation or employer's liability laws.
- 2. Services which are not medically necessary for the patient's dental health.
- 3. Reconstructive, plastic, cosmetic, elective or aesthetic dentistry.
- 4. Oral surgery requiring the setting of fractures and 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.
- 7. Hospitalization for any dental procedure.
- 8. Treatment required for conditions resulting while on active duty as a member of the armed forces of any nation or from war or acts of war, whether declared or undeclared.
- 9. Implant removal or the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.
- 10. Diagnosis or treatment of Temporomandibular Disorder (TMD) syndromes, problems and/or occlusal disharmony.
- Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth including third molars.
 Services not listed as covered.
- 13. Implants and related services; replacement of lost, stolen or damaged prosthetic or orthodontic appliances; athletic mouthguards; precision or semi-precision attachments; denture duplication; sealants; periodontal splinting of teeth.
- 14. Services for increasing vertical dimension, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions.
- 15. Procedures that 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.
- 16. Treatment of cleft palate, malignancies or neoplasms.
- 17. Any service or supply rendered to replace a tooth lost prior to the effective date of coverage. This exclusion expires after 12 months of Member's continuous coverage under the plan.



Elite PPO Premium *Kids* (VA) Coverage Schedule, Limitations and Exclusions for Pediatric Services

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

| Service | | In-Network | | 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 Deductible | In-Network | Out-of-Network | |
|----------------------|---------------------|---------------------|--|
| Single Child | \$50 | \$50 | |
| Two or More Children | \$100 | \$100 | |
| Applies To | Class 2 and Class 3 | Class 2 and Class 3 | |

• Each member must pay the combined in and out-of-network 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 maxmium deductible amount for all pediatric members is \$100 per Calendar Year at which point the deductible is waived for remaining pediatric members.

• The single child deductible amount must be met by one child prior to satisfying the two or more children deductible amount.

| 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.

• The out-of-pocket maximum applies per covered child under age 19. A family with 2 or more covered children under age 19 will have an aggregate out of pocket maximum of \$850 for all children under age 19 with no child contributing more than the single child MOOP.

| Out-of-Network Allowance | In-Network | Out-of-Network | | |
|--------------------------|------------|----------------|--|--|
| | N/A | MAC | | |

 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, pre-authorization is required.

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.

| | Service Description | | In-Network | | | Out-of-Network | | |
|------------------|--|---|--------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 1 | Evaluations | One (D0120, D0145 or D0150) per six (6) months, per patient | 100% | None | No | 80% | None | No |
| 1 | Re-evaluation, limited or problem focused | One exam per six (6) months, per patient | 100% | None | No | 80% | None | No |
| 1 | Prophylaxis (D1110 or D1120) | One per six (6) months, 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 per six (6) months, per patient | 100% | None | No | 80% | None | No |
| 1 | Bitewing x-rays | | 100% | None | No | 80% | None | No |
| 1 | Periapical x-rays | Not on the same date of service as a panoramic radiograph | 100% | None | No | 80% | None | No |
| 1 | Full mouth x-ray or panoramic x-rays | | 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 (unilateral) or per arch (bilateral), per patient 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); D1575 limited to once per 24 months | 100% | None | No | 80% | None | No |
| 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 | Diagnostic cast | Only if not in conjunction with orthodontic treatment | 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; per tooth, per surface every 12 months | 80% | None | Yes | 60% | None | Yes |
| 2 | 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 | 80% | None | Yes | 60% | None | Yes |

| | Service Description | | In-Network | | | Out-of-Network | | |
|------------------|---|--|--------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | | Service Limitation | Plan Pays | Waiting Period (Months) | Does a deductible apply? | Plan Pays | Waiting Period (Months) | Does a deductible apply? |
| 2 | Local anesthesia; general anesthesia and analgesic, including intravenous and non-intravenous sedation | Maximum of 150 minutes or 10 units of general anesthesia and sedation allowed; requires a narrative of medical necessity be maintained in patient records. The routine administration of inhalation analgesia or oral sedation is generally considered part of the treatment procedure, unless its use is documented in the patient record as necessary to complete treatment | 80% | None | Yes | 60% | None | Yes |
| 2 | Hospital call | Facility and anesthesia charges are considered medical services; 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 | 80% | None | Yes | 60% | None | Yes |
| 2 | Occlusal guard | For grinding and clenching of teeth, by report | 80% | None | Yes | 60% | None | Yes |
| 2 | Therapeutic parenteral drug administration | Note medication on claim; desensitizing medicaments | 80% | None | Yes | 60% | None | Yes |
| 2 | Consultations | When not performed by another dentist within the same facility and not in conjunction with orthodontia | 80% | None | Yes | 60% | None | Yes |
| 2 | Prefabricated crowns | Once per tooth, per 36 months | 80% | None | Yes | 60% | None | Yes |
| 2 | Temporary crowns | Coverage only for a fractured tooth | 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 | Coverage for non-vital teeth | 80% | None | Yes | 60% | None | Yes |
| 2 | Post and core | Coverage 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 | Recement cast or prefabricated post and core; recement crown | | 80% | None | Yes | 60% | None | Yes |
| 2 | Protective restoration | | 80% | None | Yes | 60% | None | Yes |
| 2 | Labial veneer | One (1) per 60 months, per tooth (will be considered as an alternative to a full restoration for an endodontically treated tooth) | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Removal of teeth, including impacted teeth; 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, impacted teeth only, one (1) per lifetime | 80% | None | Yes | 60% | 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? |
| 2 | Oral surgery, including postoperative care for: | One (1) alveoloplasty per quadrant per patient per lifetime; one (1) frenulectomy or frenuloplasty per patient per lifetime | 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 |
| 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: | Excision of a benign lesion, tumor or cyst and incision and drainage of an abscess or cyst, marsupialization of odontogenic cyst | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Removal of oral tissue, odontogenic cyst, torus palatinus and mandibularis (D7285, D7286) | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Oroantral fistula closure and primary closure of a sinus perforation | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Biopsy | 80% | None | Yes | 60% | None | Yes |
| 2 | Oral surgery, including postoperative care for: | Occlusal orthotic device for TMJ (D7880) | 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 permanent tooth, per lifetime, per patient; retreatment of previous root canal therapy, once per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Pulpotomy and pulp cap; pulpal therapy and pulpal debridement; pulpal regeneration | 80% | None | Yes | 60% | None | Yes |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Apexification/recalcification limited to one (1) per tooth per provider, per lifetime; D3352 limited to three (3) treatments per tooth, per provider, per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Periradicular surgery without apicoectomy, one per tooth, per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Apicoectomy, one (1) per tooth, per patient, per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to: | Retrograde fillings, per root, per lifetime | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Four periodontal cleanings following surgery per 12 months after definitive periodontal therapy | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | One (1) scaling and root planing, per 24 months, per quadrant, per patient | 80% | None | Yes | 60% | None | Yes |

| | 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? |
| 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: | Occlusal adjustment performed with covered surgery | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Gingivectomy or gingivoplasty, once per 24 months, per quadrant, per patient and gingival irrigation with a medicinal agent, per quadrant | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Osseous surgery including flap entry and closure, once per 60 months, per quadrant, per patient | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Provisional splinting | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Pedicle, subepithelial, bone replacement or free soft tissue graft | 80% | None | Yes | 60% | None | Yes |
| 2 | Periodontic services, limited to: | Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit, one (1) per 12 months, only covered when there is substantial gingival inflammation in all four (4) quadrants | 80% | None | Yes | 60% | None | Yes |
| 3 | Restoration services, limited to: | Cast metal crown, porcelain/ ceramic crown, porcelain/ ceramic onlay, all ceramic crown and resin-based composite onlay (D2644), only for teeth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; one per 60 months from the original date of placement, per permanent tooth, per patient | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Initial placement of complete or partial dentures | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Immediate denture, one per arch per lifetime per patient | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Repair of dentures; rebonding or recementing fixed denture; denture adjustment | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Replacement of complete or partial dentures that cannot be repaired after five (5) years from the date of last placement | 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 |

| | Service Description | | In-Network | | | Out-of-Network | | |
|------------------|--|--|--------------|-------------------------------|--------------------------------|----------------|-------------------------------|--------------------------------|
| Service Class | | 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: | One (1) relining or rebasing of existing removable dentures per tooth per 24 months (only after six (6) months from date of last placement) | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Feeding aid (D5951) | 50% | None | Yes | 30% | None | Yes |
| 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: | Tissue conditioning | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Recement fixed partials as needed | 50% | None | Yes | 30% | None | Yes |
| 3 | Prosthetic services, limited to: | Pontics and retainers, one per 60 months per patient per tooth | 50% | None | Yes | 30% | None | Yes |
| 4 | *MEDICALLY NECESSARY* Orthodontia Services: | Diagnostic, active and retention treatment to include removable and fixed appliance therapy (includes appliances for thumb sucking and tongue thrusting), replacement of lost or broken retainer (D8692), and comprehensive therapy; Orthodontia services limited to once per lifetime and are only provided for severe, dysfunctional, handicapping malocclusion. | 50% | None | No | 0% | None | No |

Plan Exclusions

Please refer to the section in your Individual Dental Policy titled "State-Specific Exclusions or Exceptions" for additional exclusions and/or exceptions to the following exclusions, if applicable.

- 1. Services which are covered under worker's compensation or employer's liability laws.
- 2. Services which are not medically 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.
- 7. Hospitalization for any dental procedure.
- 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. Replacement due to loss or theft of prosthetic appliance.
- 10. Services related to the treatment of TMD (Temporomandibular Disorder) except if TMD is caused by severe, dysfunctional, handicapping malocclusion that requires medically necessary orthodontia services or an occlusal orthotic device, by report, for temporomandibular pain, dysfunction or associated musculature.
- 11. Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth. 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.
- 14. Services for increasing vertical dimension, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions.
- 15. Procedures that 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.
- 16. Treatment of cleft palate (if not treatable through orthodontics), malignancies or neoplasms.
- 17. Orthodontics is only covered if medically necessary. 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, including pre-orthodontic visit, radiographs, treatment plan, records, diagnostic models, initial banding, debanding, one set of retainers and 12 months of retainer adjustments. Additional costs incurred will become the patient's responsibility.