

## Proposed Dental Benefits for V & L Management

**Effective Date: 12/01/2019**

| Benefit Category   | F-Plan3W   |
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| <b>Class I</b>   | <b>United Concordia's Standard Frequency Limitations</b>   |
| Exams  | 2 per calendar year  |
| X-Rays (Bitewings Only)  | 1 set every 12 months under age 19 and 1 set every 18 months age 19 and over   |
| X-Rays (All Others)  | 1 every 5 years for Full Mouth and Panoramic X-Rays<br>Limitations may apply to other types of X-rays.   |
| Cleanings  | 2 per calendar year  |
| Fluoride Treatment   | 1 per calendar year under age 14   |
| Sealants   | 1 per tooth every 3 years to age 16 on permanent first and second molars   |
| Palliative Treatment (Emergency)   | 2 per 12 months in combination with pulpal debridement   |
| Space Maintainers  | 1 every 5 years under age 14   |
| <b>Class II</b>  |  |
| Basic Restorative  | Not within 24 months of previous placement. Includes coverage for posterior resins.  |
| Simple Extractions   | Any frequency (no limitations)   |
| Repairs of Crowns, Inlays, Onlays, Dentures and Bridges  | 1 per 36 months  |
| Endodontics  | <ul style="list-style-type: none"> <li>Pulpal therapy: primary teeth that have no permanent tooth to replace it</li> <li>Root canal treatment: one per tooth per lifetime</li> </ul>   |
| Non-Surgical Periodontics  | <ul style="list-style-type: none"> <li>Full mouth debridement: 1 per lifetime</li> <li>Scaling and root planing : 1 per 36 months (per area of mouth)</li> <li>Periodontal maintenance: 2 per calendar year (in addition to routine prophylaxis following active periodontal therapy)</li> </ul> |
| Surgical Periodontics  | Surgical periodontal procedures: 1 per 36 months (per area of mouth)   |
| Complex Oral Surgery   | Guided tissue regeneration: 1 per tooth per lifetime   |
| General Anesthesia   | May vary by procedure  |
|  | Limited to 60 minutes per session  |
| <b>Class III</b>   |  |
| Inlays, Onlays and Crowns  | Not within 5 years of previous placement   |
| Prosthetics (Bridges, Dentures)  | Not within 5 years of previous placement   |
| Implants   | Covered at 50% for both in- and out-of-network reimbursement   |
| <b>Class IV</b>  |  |
| Diagnostic, Active, Retention Treatment for dependents to age 19   |  |
| <b>Dependent Eligibility</b>   |  |
| Dependent children covered to age 26.  |  |
| Due to state and federal mandates applying to other states, dependent eligibility may differ from that quoted.   |  |
| <b>Selected Plan Features</b>  |  |
| Preventive Incentive®  | Class I services do not count toward your annual program maximum   |
| <b>Smile for Health – Wellness</b><br>Provides periodontal care for people with certain chronic medical conditions. Eligible conditions: diabetes, heart disease, stroke, rheumatoid arthritis, lupus, organ transplant and head & neck radiation. | <ul style="list-style-type: none"> <li>Covers 1 additional periodontal maintenance per year and all are covered at 100%</li> <li>Scaling and root planing are covered at 100%</li> <li>4 periodontal surgery procedures are covered at 100%</li> </ul>   |
| Davis Vision Discount Plan   | The Davis Vision discount program is a traditional discount program that provides significant discounts on eye exams, lenses, frames and additional eyewear options at any participating provider location.  |