GOOD NEWS! You and your family have the opportunity to enroll in a dental health plan offered by Dental Health Options by Health Resources Inc. Our plans are specifically created to Insure Smiles. We work together with general and specialty dentists who have agreed to provide services at a savings to you. Visit InsuringSmiles.com to Find Your Dentist.

Members enjoy:
- No deductibles
- No pre-existing condition clauses
- No claim forms
- A large dentist network, including specialists
- No waiting periods

# DENTAL SERVICES COVERED AT 100% *

## PREVENTIVE SERVICES
- Routine teeth cleaning
- Fluoride applications (adult or children)
- Sealants (permanent molar teeth only)
- Space maintainers (not orthodontic retainers)

## DIAGNOSTIC SERVICES
- Evaluations (exams)
- Periodic, limited, comprehensive, periodontal
- Radiographs (x-rays)
- Complete series
- Panoramic films
- Bitewings
- TMJ films
- Cephalometric film
- Other procedures
  - Pulp vitality tests
  - Diagnostic casts

## RESTORATIVE
- Silver fillings
  - Primary teeth/Permanent teeth
- White fillings
  - Anterior teeth/Posterior teeth
- Endodontics
- Root canal therapy
  - Anteriors/Premolars/Molars
  - Retreatment

## ENDODONTICS
- Vital pulpotomy (primary teeth only)
- Pulp therapy (primary teeth only)
- Apexification
- Apicectomy
- Root amputation

## PERIODONTICS
- Gingivectomy, per quadrant
- Crown lengthening
- Osseous surgery

# DENTAL SERVICES COVERED AT 80% *

## RESTORATIVE
- Inlay/Onlay (metallic & porcelain)
- Crowns
  - Porcelain/ceramic
  - Full cast/¾ cast
  - Prefabricated stainless steel
  - Recementation
- Other restorative services
  - Protective restoration
  - Core buildup including pins
  - Pin retention
  - Post & core
  - Labial veneers (anterior teeth)

## PROSTHODONTICS
- Soft tissue grafts
- Distal or proximal wedge
- Scaling and root planing
- Full mouth debridement
- Periodontal maintenance

## ORAL SURGERY
- Extractions
  - Routine removals or exposed roots

## IMPLANT SUPPORTED PROSTHETICS (RESTORATIONS)
- Removable dentures, abutment supported
- Crowns, abutment supported
  - Porcelain/ceramic
  - Cast metal

# DENTAL SERVICES COVERED AT 50% *

## RESTORATIVE
- Fixed bridgework, abutment supported
  - Porcelain/ceramic
  - Cast metal

## ORAL SURGERY
- Extractions
  - Surgical removals
  - Impactions
  - Natural tooth reimplantation
  - Surgical exposure of unerupted tooth
  - Biopsy, soft tissue
  - Incision and drainage of abscess
  - Frenectomy
  - Excise hyperplastic tissue
  - Alveoloplasty (smoothing of bone)

## ADJUNCTIVE SERVICES
- Palliative emergency treatment
- Anesthesia
  - General anesthesia
  - Intravenous sedation
  - Analgesia (nitrous oxide)
- Athletic mouth guards
- Bleaching (anterior teeth, supervised in office)

Your Employer will sponsor your plan and select your individual annual maximum dollar level, of which the benefit accumulation period is the Plan year. Your employer will also collect your portion of the premiums via payroll deduction and define eligibility requirements. You may not add, drop or change coverage during each contract period unless a qualifying event occurs. All plans are issued subject to certain exclusions, limitations and restrictions such as frequency and age limitations. These exclusions, limitations and restrictions, and a listing of all covered services by ADA code, are described in the Employer group contract and your Member handbook, which are available on our website or by calling HRI at 800-727-1444. Employer group acceptance is not guaranteed. Approval of coverage is contingent upon underwriting acceptance. This plan does not meet minimal essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions.

* Applicable to covered services obtained from a network dentist. Non-participating dentists may balance bill.
Your member ID card indicates whether your plan includes orthodontic coverage and the lifetime maximum benefit level.

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<td>A – Ortho Adult &amp; Dep.</td>
<td>B – Ortho Dependent</td>
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Procedures listed herein are payable at 50% by Health Resources, Inc. (HRI) up to the lifetime maximum benefit. Benefits are paid on a payment cycle as determined by your Employer’s Master Group Contract or Administrative Services Agreement.

**Limited Orthodontic Treatment**

- Comprehensive Orthodontic Treatment
- Interceptive Orthodontic Treatment
- Treatment to Control Harmful Habits

1. Claims for orthodontic procedures are payable only until the covered dependent reaches the employer group’s maximum dependent age & whether or not treatment has been completed or lifetime maximum orthodontics benefits have been paid.
2. Initial orthodontic claims must be submitted by the dentist. Quarterly updates must then be verified by the dentist after treatment is initiated.
3. Benefit payments for orthodontic services are IN ADDITION to the maximum annual benefit payments for non-orthodontic services.
4. Benefit payments stop when plan coverage ends, even if total payments have not reached the lifetime maximum & whether or not treatment has been completed.
5. To receive maximum benefit, patient must be in active orthodontic treatment a minimum of two years while covered by an HRI plan.
6. A lifetime maximum benefit is the maximum amount HRI will pay in orthodontic benefits to a covered person during that individual’s lifetime. Once an individual has exhausted his/her lifetime maximum benefit under any HRI plan, additional charges will be excluded.
7. The dentist providing orthodontic services must identify to HRI when orthodontic services began, the estimated total time for treatment, and the total cost for treatment.
8. Benefits may be paid even if orthodontic services began before dental coverage.
   The total cost for treatment will be divided between two periods:
   - a. Period #1: the date treatment started to the date dental coverage began (this cost will NOT be covered);
   - b. Period #2: the date dental coverage began to the date when treatment should be completed (this cost will be covered for the time REMAINING in the treatment program).

Payments are subject to the limitations previously described.

This plan does not meet minimal essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions.

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