

# **Product Summary Guide for Dental Health Options** Plan 6

Dental Health Options by Health Resources Inc. offers convenient and affordable dental care that provides network savings and protection for your employees through our extensive dental network.

To find a dentist visit: InsuringSmiles.com/FindADentist

## PLAN ANNUAL MAXIMUM BENEFIT: \$500 - \$2,000

#### DENTAL SERVICES COVERED AT 100% \*

PREVENTIVE SERVICES

Routine teeth cleaning

Fluoride applications

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 Other procedures Pulp vitality tests Diagnostic casts

## DENTAL SERVICES COVERED AT 50% \*

**RESTORATIVE** 

Silver fillings Primary teeth

Permanent teeth

White fillings

Anterior teeth

Posterior teeth

Inlay/Onlay (metallic & porcelain)

Crowns

Porcelain/ceramic

Full cast / 3/4 cast

Prefabricated stainless steel

Recementation

Other restorative services

Protective restoration

Core buildup including pins

Pin retention

Post & core

Labial veneers (anterior teeth)

**ENDODONTICS** 

Vital pulpotomy (primary teeth only)

Pulp therapy (primary teeth only)

Root canal therapy

**Anteriors** 

**Premolars** 

Molars Retreatment

Apexification

Apicoectomy Root amputation **PERIODONTICS** 

Gingivectomy, per quadrant

Crown lengthening

Osseous surgery

Soft tissue grafts

Guided tissue regeneration Scaling and root planing

Full mouth debridement

Periodontal maintenance

**PROSTHODONTICS** 

Removable

Complete/Immediate dentures

Partial dentures

All acrylic

Metal framework, acrylic saddles

Repairs/Rebase/Reline

Tissue conditioning

Overdentures

Fixed bridgework

Bridge pontics & retainers

Resin bonded (Maryland) bridge

Recementation

Post & core

IMPLANT SUPPORTED PROSTHETICS

(RESTORATIONS)

Removable dentures, abutment supported

Crowns, abutment supported

Porcelain/ceramic/cast metal

Fixed bridgework, abutment supported Porcelain/ceramic/cast metal

**ORAL SURGERY** 

Extractions

Routine removals or exposed roots

Surgical removals

**Impactions** 

Natural tooth reimplantation

Surgical exposure or unerupted tooth

Biopsy, soft tissue

Incision and drainage of abscess

Frenectomy

Excise hyperplastic tissue

Alveoloplasty (smoothing of bone)

Removal of benign lesions & cysts

TMJ manipulation under anesthesia

Sialolithotomy

**ADJUNCTIVE** 

Palliative emergency treatment

Anesthesia

General anesthesia

Intravenous sedation

Analgesia (nitrous oxide) Occlusal splints for bruxism

Athletic mouth guards

Bleaching (anterior teeth, supervised in office)

### LIFETIME ORTHODONTIC BENEFIT RIDER: \$1,000 - \$2,000

#### Adult and Dependent Children or Dependent Children Only

Procedures listed herein are payable at 50% up to the lifetime maximum benefit. To receive maximum benefit, the patient must be in active orthodontic treatment a minimum of two years while covered by the Plan. Once an individual has exhausted his/her lifetime maximum benefit under any Plan, additional charges will be excluded.

> **Limited Orthodontic Treatment** Comprehensive Orthodontic Treatment

Interceptive Orthodontic Treatment Treatment to Control Harmful Habits

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

<sup>\*</sup> Applicable to covered services obtained from a network dentist. Non-participating dentists may balance bill.