

PPO Plan 2/124

SUMMARY OF DENTAL BENEFITS



YOUR DENTAL PLAN BENEFITS

	Premier Choice Network**	PPO**	Non-Network
Class I/Preventive Oral Exams, Prophylaxis, Fluoride, X-rays	100%	100%	100%*
Class II/Basic Emergency (Palliative), Space Maintainers, Restorations, Oral Surgery, Sealants, Periodontics, Endodontics	90%	80%	80%*
Class III/Major Inlays, Crowns, Dentures, Bridges, Repairs	60%	50%	50%*
Calendar Year Deductible (3 per family)	\$25	\$50	\$50
Waived for Preventive	Yes	Yes	Yes
Calendar Year Maximum	\$1,500	\$1,500	\$1,500
Class IV/Orthodontia	Not Covered		
Orthodontia Lifetime Maximum	n/a		
Waiting Period	No Benefit Waiting Period for Major services for those with similar PRIOR group coverage.***		

Dental benefits underwritten by:



*Covered charges are based on the lower of:

1. the dentist's actual charge for the service;
2. the dentist's usual charge for the service; or
3. the UCR amount for the service based on the 90th percentile of dentists in the same geographic area.

**Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and co-insurance for an out-of-network Specialist.

***With no current similar group coverage: 12-month wait for Major services.

INFORMATION

How it Works

The Dental Program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.

What is important to know about your dental plan is that you may see any dentist. Although there are Premier Choice Network (PCN) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.

The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate for covered services.

Out-of-State Network and Claims

The Premier Access Dental network is available to eligible members outside the State of California, with over 110,000 dentists to choose from. A complete provider listing is available on the internet at www.premierlife.com. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network.

To find a dentist near you, call (888) 715-0760.

Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services require prior authorization.

Premier Access Insurance Company is a life/disability insurer licensed under the insurance laws of California.

HOW TO REACH PREMIER ACCESS

Member Services Line 888.715.0760	On the Web www.premierlife.com	Claims Department P.O. Box 659010 Sacramento, CA 95865-9010
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