

EmblemHealth Dental

Group Name: [American Conference Institute]		
EmblemHealth Representative: [Christopher Peyron]		Effective Date: [11/01/2012]
Value [] Standard [] <i>Check only one</i>	PREFERRED PLUS DENTAL	
	In-Network	Out-of-Network
Type A (Preventive)	[100%]	[100%]
Type B (Basic)	[80%]	[80%]
Type C (Major)	[50%]	[50%]
Type D (Orthodontics)	[50%]	[50%]
Calendar Year Deductible	Individual [\$50] Family [\$150] Applicable to types: [A,B,C,D]	Individual [\$50] Family [\$150] Applicable to types:[A,B,C,D]
Annual Maximum	[\$2000]	[\$2000]
Ortho Maximum (if applicable)	N/A	N/A
Out-of-Network Schedule		[EmblemHealth Preferred Preferred Plus 80 th percentile]
Dependent Coverage	Non-Student Age [19] Student Age [26] End of [Calendar Year] [Month]	Non-Student Age [19] Student Age [26] End of [Calendar Year] [Month]

EmblemHealth Dental – Fast Facts

Experience / Market Presence

- Administering dental benefits since 1950s; established dental PPOs in 1960s.
- Well over a half million covered lives are enrolled in EmblemHealth dental plans.
- Dental clients include New York State Dental Services Program, City of Buffalo, County of Erie, New York City Transit, TWU Local 101 (National Grid LNG, LP, formerly KeySpan), Columbia University, SEIU Local 1199 (Upstate membership), Hotel Employees and Restaurant Employees International Union (HEREIU), Day Care Council Local 205, and the Federal Employees Dental and Vision Insurance Program (FEDVIP).
- GHI Family Dental: Ownership of two dental practices in Albany, NY.
- Regional expertise: More than 95% of processed claims are submitted by New York dentists.

Networks

- Preferred Plus network with more than 8,100 directory listings in New York and New Jersey, supplemented by nationwide coverage through the CAREington International network.

Products

- Traditional plan designs utilizing the Preferred Plus network, with cost sharing and flexible out-of-network reimbursement levels.
- Offers a rollover feature for annual benefits maximum up to \$2,500.



EmblemHealth®

Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

Service

- Dedicated unit that processes 100% of claims in 30 days or fewer.
- Dedicated dental call centers and correspondence units in Albany and Syracuse.

Ease of Use

- No need to pre-select a general dentist, or obtain specialist referrals.
- Participating dentists submit claims and receive payment directly from EmblemHealth.
- Checks to subscribers for out-of-network care are issued daily for quick reimbursement and employee satisfaction.

Value Package

	Preventive Only	Basic	Major
Type A	Exams, X-rays, Cleanings Fluoride Treatment	Exams, X-rays, Cleanings, Fluoride Treatment, Sealants, Space Maintainers	Exams, X-rays, Cleanings, Fluoride Treatment, Sealants, Space Maintainers
Type B		Fillings, Simple Extractions, Palliative (Emergency) Treatment, Crown, Bridge and Denture Repair, Specialist Consultations	Fillings, Simple Extractions, Palliative (Emergency) Treatment, Crown, Bridge and Denture Repair, Specialist Consultations
Type C			Oral Surgery, Endodontics, Periodontics, Anesthesia Major Restorative, Fixed and Removable Prosthodontics

Standard Package

EmblemHealth's standard package option reimburses endodontics, periodontics, oral surgery, general anesthesia, and IV sedation as Type B services.

General Limitations and Exclusions

Cosmetic Surgery or Treatment - Not covered.

Implants and Services Related to Implants - Not covered. (Crowns over implants are reimbursed at the allowance for singles crowns, predominantly base metal.)

Prescription Drugs and Medications - Not covered.

TMJ Disorders - Services and appliances for the treatment of temporomandibular joint (TMJ) dysfunction syndrome are not covered.

Behavioral Management - Costs incurred for behavioral management are not covered.

Missing or Lost Teeth before You Became Covered under This Policy - Covered members may have one or more congenitally missing teeth or have lost one or more teeth before they became covered by this Policy. EmblemHealth will not pay for prosthetic devices that replace such teeth unless the devices also replace one or more natural teeth lost or extracted after they became insured by this Policy.

Standard Plan Design Frequency Limitations

Examinations - Two examinations in each calendar year.

X-Rays - Four (4) bitewing x-rays in each calendar year. One full-mouth series or one panoramic film once every three years. Two occlusal intra-oral x-ray films within a three-year period.

Prophylaxes - Two prophylaxes in each calendar year.

Fluoride Treatments - One fluoride treatment per child per calendar year for dependent covered children. Coverage is available for this service until the end of the calendar year in which the child reaches age 19.

Sealants - Sealant coverage for each covered dependent child between the ages of 6 and 14. EmblemHealth will only cover sealants applied to the occlusal (biting) surface of the first and second permanent molars and bicuspids. EmblemHealth will not cover sealants applied to other surfaces or teeth. Benefits are available once per covered tooth every three calendar years.

Major Restorations - Replacement or the substitution of inlays and single crowns is covered only after five years have passed since the appliance was inserted.

Removable Prosthetics - Replacement or the substitution of appliances is covered only after five years have passed since the appliance was inserted.

Fixed Prosthetics - Fixed bridgework is covered only after five years have passed since the prosthetic was inserted.

The above information is not a complete list of all plan exclusions and limitations. Details are available in the plan certificate.

* EmblemHealth, Inc. insurance plans are underwritten by Group Health Incorporated (EMBLEMHEALTH), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.