



**EmblemHealth<sup>®</sup>**

# PREFERRED DENTAL BENEFITS PLAN

MTA-New York City Transit

For the most up-to-date listings of participating dentists, visit [emblemhealth.com](http://emblemhealth.com), click on "Find a Doctor" and select the "Preferred" Network option.

## EmblemHealth Preferred Dental Plan

This dental plan gives you quality coverage with access to over 9,400 dentists and specialists in New York and New Jersey. You can choose a network dentist or specialist for services covered under your plan. You don't have to pick a specific primary care dentist.

**Dependent Coverage:** With this dental plan, you can cover your children until the end of the month they turn 21. Children can be covered for orthodontic services until the end of the year they turn 19.

**Predetermination of Benefits:** EmblemHealth can let you know, before you go to the dentist, what dental services and materials will be paid for. Ask your dentist to send a Treatment Plan to EmblemHealth before you get oral surgery, prosthetics or appliances. EmblemHealth will review the Treatment Plan and tell you and your dentist what is covered. **Please note:** Predetermination of Benefits are not required.

### Dental Services Not Covered:

- Cosmetic surgery and treatment unless it is reconstructive surgery caused by trauma, infection, or disease of the involved part.
- Prescription drugs and medicines.
- Services and appliances for the treatment of temporomandibular joint (TMJ) dysfunction.
- Transplantations.

**Annual Deductible:** Your deductible is the amount you pay before your plan starts to pay. You pay a \$50 individual deductible for Type B and Type C services only.

**Annual Maximum:** This is the maximum dollar amount your dental plan will pay toward the cost of dental care during your benefit period. You are personally responsible for paying costs above the annual maximum: \$1,200.

**Lifetime Orthodontic Maximum:** This is the maximum dollar amount your dental plan will pay toward the cost of orthodontic dental care until the end of the year your child turns 19. You are personally responsible for paying costs above the lifetime maximum: \$1,500 in-network and out-of-network.

BENEFITS	IN-NETWORK*	OUT-OF-NETWORK*
<b>Type A – Preventive and Diagnostic Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 100% of the set dollar amount for covered services when you see a Preferred Dentist or Specialist.</b>	<b>EmblemHealth will pay 100% of the set dollar amount for covered services. This is the dollar amount your plan has agreed to pay for covered services. You are personally responsible to pay for any costs that are more than the plan's agreed upon amount.</b>
<b>Examinations</b> – 2 periodic exams per each person on the plan per calendar year. 1 comprehensive examination per dentist, per lifetime.	<b>Covered</b> You don't have to pay for these services.	<b>You may have to pay for some of your bill, see above for details.</b>
<b>Prophylaxes (Cleanings)</b> – 2 per person on the plan per calendar year.		
<b>X-Rays</b> – 4 bitewing x-rays per person on the plan per calendar year. <ul style="list-style-type: none"><li>• 1 full-mouth series of x-rays or 1 panoramic film per person on the plan once every 3 years.</li></ul>		
<b>Fluoride Treatments</b> – 1 per person on the plan per calendar year. Coverage provided until the end of the year the child turns 19.		
<b>Space Maintainers</b> – 1 per each child on the plan per lifetime. Coverage provided until the end of the year the child turns 19.		
<b>Athletic Mouth Guards</b> – 1 per each child on the plan, per lifetime. Coverage provided until end of the year the child turns 19.		

**NOTE:** This is not a complete benefit comparison or a contract and should only be viewed as a brief summary to assist you in understanding this EmblemHealth benefit program. A detailed benefits description, including limitations and exclusions, is contained within the Certificate of Insurance. The terms, conditions, limits and exclusions shown in the Certificate of Insurance shall govern.

\*Payment amounts shown apply after you have met the applicable annual deductible.

BENEFITS	IN-NETWORK*	OUT-OF-NETWORK*
<b>Type B – Basic Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 80% of the set dollar amount for covered services when you see a Preferred Dentist or Specialist.</b>	<b>EmblemHealth will pay 80% of the set dollar amount for covered services. This is the dollar amount your plan has agreed to pay for covered services. You are personally responsible to pay for any costs that are more than the plan's agreed upon amount.</b>
<b>Simple Extractions</b>	<p style="text-align: center;"><b>Covered</b></p> <p>EmblemHealth will pay 80% of the set dollar amount for covered services when you see a Preferred Dentist of Specialist.</p>	<p><b>You may have to pay for some of your bill, see above for details.</b></p>
<b>Basic Restorations (Fillings)</b> <ul style="list-style-type: none"> <li>Posterior composite fillings on molars are reimbursed at the fee paid for amalgam (metal) fillings. If you or someone on your plan chooses composite restorations on molars, you are responsible for the difference between what EmblemHealth pays and what your dentist charges. Discuss these additional fees with your dentist when reviewing the treatment and payment plans.</li> </ul>		
<b>Endodontics (Root canal therapy)</b> <ul style="list-style-type: none"> <li>Pulpotomy covered once per tooth, per lifetime. Not covered if root canal is done on the same tooth by the same dentist within 3 months of the pulpotomy.</li> </ul>		
<b>Periodontics (Treatment of diseases of the gum and jaw)</b> <ul style="list-style-type: none"> <li>5 periodontal treatments per person on the plan per calendar year.</li> <li>1 type of periodontal surgery and/or 1 graft per quadrant.</li> </ul>		
<b>Oral Surgery (Surgical removal of an erupted tooth)</b> <ul style="list-style-type: none"> <li>Your plan will pay for x-rays taken for surgery, local anesthesia, and post-operative care.</li> <li>Your plan will pay for surgery on fractured jaws, impactions, lesions in and around the mouth, and reimplantations.</li> <li>Some types of oral surgery may be covered under your medical plan, not this dental plan.</li> </ul>		
<b>Anesthesia &amp; IV Sedation</b> – Your plan will pay for general anesthesia and IV sedation for covered services. Charges for local anesthesia are included in the allowance for the dental procedure. There is no separate allowance for local anesthesia. Analgesia and monitoring devices will not be paid for by your plan.		
<b>Palliative Services (Relief of pain)</b> <ul style="list-style-type: none"> <li>1 service per person on the plan, per calendar year. This is for emergencies only.</li> </ul>		
<b>Repair of Appliances</b> <ul style="list-style-type: none"> <li>Replacement of broken teeth or clasps, recementation of inlays, crowns, bridges and space maintainers. Replacement of broken facings.</li> </ul>		
<b>Tests and Laboratory Exams</b> – Biopsy and examination of oral tissue.		

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BENEFITS	IN-NETWORK*	OUT-OF-NETWORK*
<b>Type C – Major Services</b>		
<b>Base Coverage Level</b>	<b>EmblemHealth will pay 50% of the bill when you see a Preferred Dentist or Specialist.</b>	<b>EmblemHealth will pay 50% of the set dollar amount for covered services. This is the dollar amount your plan has agreed to pay for covered services. You are personally responsible to pay for any costs that are more than the plan's agreed upon amount.</b>
<p><b>Fixed and Removable Prosthetics</b> – Temporary services are not covered. Dentures, full or partial, repair, and crowns over implants.</p> <p><b>Major Restoration</b> – Includes crowns, related post and core procedures and inlays.</p> <ul style="list-style-type: none"> <li>• Your plan will pay for replacement or substitution of appliances only after 5 years have passed since appliance was inserted.</li> <li>• EmblemHealth reimburses crowns, single abutment crowns, and pontics other than porcelain fused to base metal at the allowance for predominantly base metal. If you or someone on your plan chooses crowns other than porcelain fused to base metal, you will be responsible for the differences between what EmblemHealth pays and what your dentist charges. Discuss these additional fees with your dentist when reviewing the treatment and payment plans.</li> <li>• Your plan will pay for crowns or pontics for attachment or clasp purposes only if tooth cannot be restored by fillings.</li> <li>• When a fixed bridge and partial denture are inserted in the same arch, your plan will only pay for the partial denture unless 5 years have passed since prior insertion of the fixed bridge or partial denture.</li> <li>• No separate allowance for temporary service or appliance.</li> <li>• Your plan will pay for posts only if there is evidence of root canal on the tooth.</li> <li>• Charges for cementation of crown/inlay are included in allowance for the crown/inlay.</li> <li>• Crowns over implants are paid based upon the allowance for a single crown, porcelain fused to predominantly base metal. You are responsible for the difference between the amount the dentist charges EmblemHealth and the amount EmblemHealth pays the dentist.</li> </ul>	<p style="text-align: center;"><b>Covered</b></p> <p>EmblemHealth will pay 80% of the set dollar amount for covered services when you see a Preferred Dentist or Specialist.</p>	<p><b>You may have to pay for some of your bill, see above for details.</b></p>
<b>Type D – Orthodontics</b>		
<p><b>Orthodontic Base Coverage Level</b></p> <p>This benefit is available until the end of the year your child turns 19. This does not include charges for missed appointments or additional cosmetic banding options. You will be responsible for these charges.</p>	<p><b>EmblemHealth will pay \$1,500 when you see a Preferred Dentist or Specialist.</b></p>	<p><b>EmblemHealth will pay \$1,500 when you see a Preferred Dentist or Specialist. You are personally responsible to pay for any costs that are more than the plan's agreed-upon amount.</b></p>

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