

Solstice Dental EPO S700B

Dental EPO S700B Rates

	Four Tier
Employee	\$17.37
Employee/Spouse	\$33.99
Employee/Child(ren)	\$38.32
Family	\$53.50

About Solstice Dental EPO (In-Network ONLY)

With Solstice Dental EPO, all covered services are based on a list of fixed patient charges so there are never any claim forms to complete and the member can switch dentists at any time. A referral is not required to see a specialist and the member will pay a 25% reduction of the provider's usual and customary fee. If a Solstice pre-authorization to see a specialist is acquired, the member will pay the related listed copays which offers more cost-savings. If you use a dentist who does not participate with the Solstice S700B network, your procedures will not be covered.

Plan Highlights

- Open-access plan and no specialist referrals
- No copay for primary care office visit
- No deductible
- No annual calendar maximum
- No waiting periods
- Implant benefit via implant network provider only
- Dependent coverage until the end of the year in which the child turns 30 years of age
- Orthodontia benefits for both adults and children included

Dental Coverage can only be elected by a group enrolling in HealthPass medical coverage.

The following billing and administrative fees apply to the Solstice Dental EPO S700B:

EE \$1.50, EE/Spouse \$2.25, EE+Child(ren) \$2.25, Family \$3.00.

Rates are subject to final verification at the time of enrollment. Domestic Partner coverage is included with all carriers.

Rates for Domestic Partners will be the same as rates for Employee/Spouse and Family.

This is a summary of plan information. Please refer to the Eligibility Guidelines for further information.



S700B Dental Plan Schedule of Benefits

Solstice PO Box 19199 Plantation, FL 33318 Telephone; 877-760-2247 Fax: 954-370-1701 www.mysolstice.net

Members of the S700B Dental Plan are eligible to receive benefits immediately upon the effective date of coverage with:

- No Deductibles
- No claim forms to submit

The Member co-payments listed are offered by a Participating Provider. The member receives:

- Most diagnostic and preventive care at no charge
- Cosmetic & orthodontia treatment covered

Members can locate a participating provider at www.SolsticeBenefits.com Member Services Department: 1.877.760.2247

The member is ultimately responsible for verifications to the accuracy and appropriateness of all fees applicable to any dental benefit provided by a Network Provider. We urge all of our Members to verify all fees for proposed treatment via the Schedule of Benefits and/or with our Member Services Department prior to treatment.

The following Member Copayments apply when a Participating Dentist who is a General Dentist performs the services. An "*" or a "†" denotes limitations and/or additional fees on certain benefits. See the Limitations and Additional Fees section below for details.

		MEMBER	I		MEMBER
CODE	DESCRIPTION	COPAY	CODE	DESCRIPTION	COPAY
	CLINICAL ORAL EVALUATIONS		D0322	Tomographic survey	150.00
D0120	*Periodic oral evaluation - established patient	No charge	D0330	*Panoramic radiographic images	50.00
D0140	Limited oral evaluation - problem focused	No charge	D0340	2D cephalometric radiographic image –	
D0145	*Oral evaluation for a patient under three years			acquisition, measurement and analysis	125.00
D0150	of age and counseling with primary caregiver	No charge	D0350	2D oral/facial photographic image obtained	20.00
D0150	*Comprehensive oral evaluation - new or established patient	No charge	D0364	intra-orally or extra-orally *Cone beam CT capture and interpretation	20.00
D0160	*Detailed and extensive oral evaluation -	No charge	D0304	with limited field of view - less than	
DOTOO	problem focused, by report	No charge		one whole jaw	169.00
D0170	Re-evaluation - limited, problem focused	no enarge	D0365	*Cone beam CT capture and interpretation	
	(established patient; not post-operative visit)	No charge		with field of view of one full dental	
D0171	Re-evaluation - post-operative office visit	No charge		arch – mandible	149.00
D0180	*Comprehensive periodontal evaluation - new		D0366	*Cone beam CT capture and interpretation with	l
D0210	or established patient	No charge		field of view of one full dental arch – maxilla,	120.00
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting		D0367	with or without cranium *Cone beam CT capture and interpretation	139.00
	dentist or physician	25.00	D0307	with field of view of both jaws; with	
D9430	Office visit for observation (during regularly	25.00		or without cranium	139.00
27100	scheduled hours) - no other services performed	No charge	D0368	*Cone beam CT capture and interpretation	100100
D9440	Office visit - after regularly scheduled hours	35.00		for TMJ series including two or more exposures	184.00
D9450	Case presentation, detailed and extensive		D0369	*Maxillofacial MRI capture and interpretation	139.00
	treatment planning	No charge	D0370	*Maxillofacial ultrasound capture	
D9986	Missed appointment	25.00	D0271	and interpretation	189.00
	DIAGNOSTIC IMAGING		D0371 D0380	*Sialoendoscopy capture and interpretation *Cone beam CT image capture with limited	169.00
D0210	*Intraoral - complete series		D0380	field of view - less than one whole jaw	169.00
D0210	(including bitewings)	No charge	D0381	*Cone beam CT image capture with field of	109.00
D0220	Intraoral - periapical first radiographic images	4.00	20301	view of one full dental arch - mandible	149.00
D0230	Intraoral - periapical each additional		D0382	*Cone Beam CT image capture with field of	
	radiographic images	2.00		view of one full dental arch - maxilla, with or	
D0240	Intraoral - occlusal radiographic images	No charge		without cranium	139.00
D0250	Extra-oral – 2D projection radiographic		D0383	*Cone beam CT image capture with field of	120.00
	image created using a stationary radiation source, and detector	No charge	D0384	view of both jaws, with or without cranium *Cone beam CT image capture for TMJ series	139.00
D0251	*Extra-oral posterior dental radiographic image	No charge	D0364	including two or more exposures	184.00
D0270	*Bitewing - single radiographic images	No charge	D0385	*Maxillofacial mi image capture	139.00
D0272	*Bitewings - two radiographic images	No charge	D0386	*Maxillofacial ultrasound image capture	169.00
D0273	*Bitewings - three radiographic images	No charge	D0393	*Treatment simulation using 3d image volume	9.00
D0274	*Bitewings - four radiographic images	No charge	D0394	*Digital subtraction of two or more images or	
D0277	*Vertical bitewings - 7 to 8 radiographic images	29.00		image volumes of the same modality	9.00
D0310	Sialography	150.00	D0395	*Fusion of two or more 3D image volumes of	0.00
D0320	Temporomandibular joint arthrogram, including injection	250.00		one or more modalities	9.00
D0321	Other temporomandibular joint radiographic	250.00	I		
00321	images, by report	150.00			

CODE	DESCRIPTION	MEMBER COPAY	CODE	DESCRIPTION	MEMBER COPAY
D0415	TESTS AND EXAMINATIONS Collection of microorganisms for culture and		D2330	RESIN BASED COMPOSITE RESTORATIONS - DI Resin-based composite - one surface, anterior	RECT 30.00
D0425 D0431	sensitivity Caries susceptibility tests Adjunctive pre-diagnostic test that aids in	No charge No charge	D2331 D2332 D2335	Resin-based composite - two surfaces, anterior Resin-based composite - three surfaces, anterior Resin-based composite - four or more surfaces	37.00 50.00
	detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures	65.00	D2390 D2391	or involving incisal angle (anterior) Resin-based composite crown, anterior Resin-based composite - one surface, posterior	80.00 115.00 65.00
D0460 D0470	Pulp vitality tests Diagnostic casts	No charge No charge	D2392 D2393 D2394	Resin-based composite - two surfaces, posterior Resin-based composite - three surfaces, posterior Resin-based composite - four or	
D0472	ORAL PATHOLOGY LABORATORY Accession of tissue, gross examination, preparation and transmission of written report	No charge		more surfaces, posterior GOLD FOIL RESTORATIONS	115.00
D0473	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	No charge	D2410 D2420 D2430	Gold foil - one surface Gold foil - two surfaces Gold foil - three surfaces	75.00 95.00 125.00
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and		D2510	INLAY/ONLAY RESTORATIONS Inlay - metallic - one surface	225.00
D0480	transmission of written report Accession of exfoliative cytologic smears, microscopic examination, preparation and	No charge	D2520 D2530 D2542	Inlay - metallic - two surfaces Inlay - metallic - three or more surfaces Onlay - metallic-two surfaces	235.00 245.00 325.00
D0486	transmission of written report Laboratory accession of brush biopsy sample, microscopic examination, preparation and	No charge	D2543 D2544 D2610	Onlay - metallic-three surfaces Onlay - metallic-four or more surfaces Inlay - porcelain/ceramic - one surface	340.00 350.00 275.00*
D0502 D0600	transmission of written report Other oral pathology procedures, by report Non-ionizing diagnostic procedure capable	No charge No charge	D2620 D2630	Inlay - porcelain/ceramic - two surfaces Inlay - porcelain/ceramic - three or more surfaces	300.00* 325.00*
Docor	of quantifying, monitoring, and recording changes in structure of enamel, dentin and cementum	No charge	D2642 D2643 D2644	Onlay - porcelain/ceramic - two surfaces Onlay - porcelain/ceramic - three surfaces Onlay - porcelain/ceramic - four or more surfaces	
D0601 D0602	Caries risk assessment and documentation, with a finding of low risk Caries risk assessment and documentation, with	No charge	D2650 D2651 D2652	Inlay - resin-based composite - one surface Inlay - resin-based composite - two surfaces Inlay - resin-based composite - three	200.00 220.00
D0603	a finding of moderate risk Caries risk assessment and documentation, with a finding of high risk	No charge No charge	D2662 D2663	or more surfaces Onlay - resin-based composite - two surfaces Onlay - resin-based composite - three surfaces	260.00 24000 260.00
D1110	DENTAL PROPHYLAXIS *Prophylaxis - adult	No charge	D2664	Onlay - resin-based composite - four or more surfaces	283.00
D1110 D1110 D1120 D1120	Additional prophylaxis - adult *Prophylaxis - child Additional prophylaxis - child	15.00 No charge 15.00	D2710 D2712	CROWNS - SINGLE RESTORATIONS ONLY *Crown - resin-based composite (indirect) *Crown - ¾ resin-based composite (indirect)	195.00 195.00
DTIZO	TOPICAL FLUORIDE TREATMENT (OFFICE PROCEDURE)	15.00	D2720 D2721 D2722	*Crown - resin with high noble metal *Crown - resin with predominantly base metal *Crown - resin with noble metal	245.00* 245.00* 245.00*
D1206 D1208	*Topical fluoride varnish *Topical application of fluoride - excluding varnish	15.00 No charge	D2740 D2750 D2751	*Crown - porcelain/ceramic *Crown - porcelain/ceramic *Crown - porcelain fused to high noble metal *Crown - porcelain fused to predominantly	245.00* 245.00*
D9910	*Application of desensitizing medicament OTHER PREVENTIVE SERVICES	20.00	D2752 D2780	base metal *Crown - porcelain fused to noble metal	245.00* 245.00* 245.00*
D1310 D1320	Nutritional counseling for control of dental disease Tobacco counseling for the control and	No charge	D2780 D2781 D2782 D2783	*Crown - 3/4 cast high noble metal *Crown - 3/4 cast predominantly base metal *Crown - 3/4 cast noble metal *Crown - 3/4 porcelain/ceramic	245.00* 245.00* 245.00* 245.00*
D1320	prevention of oral disease Oral hygiene instructions	No charge No charge	D2783 D2790 D2791	*Crown - full cast high noble metal *Crown - full cast predominantly base metal	245.00* 245.00* 245.00*
D1351 D1352	*Sealant - per tooth *Preventive resin restoration in a moderate to high caries risk patient - permanent tooth	No charge No charge	D2792 D2794 D2799	*Crown - full cast noble metal *Crown - titanium *Provisional crown - further treatment or	245.00* 245.00*
D1353 D1354	Sealant repair - per tooth *Interim caries arresting medicament application - per tooth	No charge 20.00		completion of diagnosis necessary prior to final impression	125.00*
D1510	SPACE MAINTAINERS (PASSIVE APPLIANCES)	No charge	D2910	OTHER RESTORATIVE SERVICES Re-cement or re-bond inlay, onlay, veneer,	15.00*
D1510 D1515 D1520	*Space maintainer - fixed - unilateral *Space maintainer - fixed - bilateral *Space maintainer - removable - unilateral	No charge No charge No charge	D2915	or partial coverage restoration Re-cement or re-bond indirectly fabricated or prefabricated post and core	15.00* 20.00
D1525 D1550 D1555	*Space maintainer - removable - bilateral Re-cementation or re-bond space maintainer Removal of fixed space maintainer	No charge 15.00 15.00	D2920 D2921	Re-cement or re-bond crown Reattachment of tooth fragment, incisal edge or cusp	15.00 15.00
D1575	Distal shoe space maintainer – fixed – unilateral	No charge	D2929 D2930	*Prefabricated porcelain/ceramic crown - primary tooth Prefabricated stainless steel crown -	49.00*
	AMALGAMS RESTORATIONS		D2930 D2931	primary tooth Prefabricated stainless steel crown -	45.00
D2140 D2150	(INCLUDING POLISHING) Amalgam - one surface, primary or permanent Amalgam - two surfaces, primary or permanent	No charge No charge	D2932 D2933	permanent tooth Prefabricated resin crown Prefabricated stainless steel crown	55.00 95.00
D2160 D2161	Amalgam - three surfaces, primary or permanent Amalgam - four or more surfaces, primary or permanent	No charge No charge	D2940 D2941	with resin window Protective restoration Interim therapeutic restoration -	145.00 15.00
			D2949 D2950	primary dentition Restorative foundation for an indirect restoration Core buildup, including any pins when required	15.00 20.00 70.00

		MEMBER
CODE	DESCRIPTION	COPAY
D2951	Pin retention - per tooth, in addition to restoration	15.00
D2952	Post and core in addition to crown, indirectly fabricated	88.00
D2953	Each additional indirectly fabricated post - same tooth	95.00
D2954 D2955	Prefabricated post and core in addition to crown Post removal	
D2957 D2960	Each additional prefabricated post - same tooth Labial veneer (resin laminate) - chairside	30.00 200.00
D2961 D2962	Labial veneer (resin laminate) - laboratory Labial veneer (porcelain laminate) - laboratory	255.00* 390.00*
D2971	Additional procedures to construct new crown under existing partial	
D2975	denture framework Coping	45.00 95.00
D2980	Crown repair necessitated by restorative material failure	95.00
D2981	Inlay repair necessitated by restorative material failure	95.00
D2982	Onlay repair necessitated by restorative material failure	95.00
D2983	Veneer repair necessitated by restorative material failure	95.00
D2990	Resin infiltration of incipient smooth surface lesions	29.00
5	PULP CAPPING	
D3110 D3120	Pulp cap - direct (excluding final restoration) Pulp cap - indirect (excluding final restoration)	25.00 25.00
D3220	PULPOTOMY Therapeutic pulpotomy (excluding final	
	restoration) - removal of pulp coronal to the dentinocemental junction and	
D3221	application of medicament Pulpal debridement, primary and permanent tee	
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	75.00
D3230	ENDODONTIC THERAPY ON PRIMARY TEETH Pulpal therapy (resorbable filling) - anterior,	
D3240	primary tooth (excluding final restoration)	50.00
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	50.00
	ENDODONTIC THERAPY (INCLUDING TREATMENT PLAN,	
D3310	CLINICAL PROCEDURES & FOLLOW-UP CARE) Endodontic therapy, anterior tooth	
D3320	(excluding final restoration) Endodontic therapy, premolar tooth	110.00
D3330	(excluding final restoration) Endodontic therapy, molar tooth	195.00
D3331	(excluding final restoration) Treatment of root canal obstruction;	245.00
	non-surgical access	85.00
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	75.00 125.00
D3333	Internal root repair of perforation defects ENDODONTIC RETREATMENT	125.00
D3346	Retreatment of previous root	200.00
D3347	canal therapy - anterior Retreatment of previous root	300.00
D3348	canal therapy - premolar Retreatment of previous root	350.00
	canal therapy - molar APEXIFICATION/RECALCIFICATION PROCEDUI	440.00
D3351	Apexification/recalcification – initial visit (apical closure / calcific repair of	160
D3352	perforations, root resorption, etc.) Apexification/recalcification - interim	90.00
D3353	medication replacement Apexification/recalcification - final visit	90.00
	(includes completed root canal therapy - apical closure/calcific repair of perforations,	
	root resorption, etc.)	90.00
D3410	APICOECTOMY/PERIRADICULAR SERVICES Apicoectomy - anterior	100.00
D3421 D3425	Apicoectomy - premolar (first root) Apicoectomy - molar (first root)	315.00 340.00
D3426 D3427	Apicoectomy (each additional root) Periradicular surgery without apicoectomy	95.00 100.00
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		MEMBER
CODE	DESCRIPTION	COPAY
D3428	Bone graft in conjunction with	17.00
D3429	periradicular surgery - per tooth, single site Bone graft in conjunction with	47.00
	periradicular surgery - each additional contiguous tooth in the same surgical site	42.00
D3430 D3431	Retrograde filling - per root Biologic materials to aid in soft and osseous tissu	75.00 Ie
20101	regeneration in conjunction with periradicular surgery	150.00
D3432	Guided tissue regeneration in conjunction	150.00
	with per site, in conjunction with periradicular surgery	150.00
D3450 D3460	Root amputation - per root Endodontic endosseous implant	110.00 545.00
D3470	Intentional reimplantation (including necessary splinting)	175.00
	OTHER ENDODONTIC PROCEDURES	
D3910	Surgical procedure for isolation of tooth with rubber dam	05.00
D3920	Hemisection (including any root removal),	95.00
D3950	not including root canal therapy Canal preparation and fitting of preformed	90.00
	dowel or post	75.00
	SURGICAL SERVICES (INCLUDING USUAL POST-OPERATIVE CARE)	
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth	
	bounded spaces per quadrant	175.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded	
D4212	spaces per quadrant Gingivectomy or gingivoplasty to allow	81.00
D4240	access for restorative procedure, per tooth Gingival flap procedure, including	49.00
01210	root planing - four or more contiguous	105.00
D4241	teeth or tooth bounded spaces per quadrant Gingival flap procedure, including root	195.00
	planing - one to three contiguous teeth or tooth bounded spaces per quadrant	185.00
D4245 D4249	Apically positioned flap Clinical crown lengthening - hard tissue	150.00 230.00
D4260	Osseous surgery (including elevation of a full thickness flap and closure) – four or more	
	contiguous teeth or tooth bounded	275.00
D4261	spaces per quadrant Osseous surgery (including elevation of a	375.00
	full thickness flap and closure) – one to three contiguous teeth or tooth bounded	
D4263	spaces per quadrant Bone replacement graft – retained	325.00
D4264	natural tooth – first site in quadrant Bone replacement graft – retained	450.00
D4265	natural tooth – each additional site in quadrant	325.00
	Biologic materials to aid in soft and osseous tissue regeneration	325.00
D4266	Guided tissue regeneration - resorbable barrier, per site	325.00
D4267	Guided tissue regeneration - non-resorbable barrier, per site (includes membrane removal)	325.00
D4268 D4270	Surgical revision procedure, per tooth Pedicle soft tissue graft procedure	No charge 250.00
D4273	Autogenous connective tissue graft	200100
	procedures (including donor and recipient surgical sites) first tooth, implant, or	
D4274	edentulous tooth position in graft Mesial/distal wedge procedure, single	335.00
	tooth (when not performed in conjunction with surgical procedures in the	
D4275	same anatomical area) Non-autogenous connective tissue	125.00
0 12/0	graft (including recipient site and donor material) first tooth, implant,	
DIATE	or edentulous tooth position in graft	502.00
D4276	Combined connective tissue and double pedicle graft, per tooth	65.00
D4277	Free soft tissue graft procedure (including recipient and donor surgical sites) first	
	tooth, implant, or edentulous tooth position in graft	215.00
D4278	Free soft tissue graft procedure (including recipient and donor surgical sites)	
	each additional contiguous tooth, implant,	75.00
	or edentulous tooth position in same graft site	75.00

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04283	Autogenous connective tissue graft procedure			REPAIRS TO COMPLETE DENTURES	
	(including donor and recipient surgical sites) – ea		D5511	*Repair broken complete denture base,	
	additional contiguous tooth, implant or edentulo tooth position in same graft site	us 299.00	D5512	mandibular *Repair broken complete denture base,	35.00*
4285	Non-autogenous connective tissue graft	277.00	DSSTZ	maxillary	35.00*
	procedure (including recipient surgical site and donor material) – each additional		D5520	*Replace missing or broken teeth -	
	contiguous tooth, implant or edentulous			complete denture (each tooth)	35.00*
	tooth position in same graft site	392.00		REPAIRS TO COMPLETE DENTURES	
	NON-SURGICAL PERIODONTAL SERVICE		D5611 D5612	*Repair resin partial denture base, mandibular	35.00*
4320	Provisional splinting - intracoronal	115.00	D5612 D5621	*Repair resin partial denture base, maxillary *Repair cast partial framework, mandibular	35.00* 35.00*
4321 4341	Provisional splinting - extracoronal	105.00	D5622	*Repair cast partial framework, maxillary	35.00*
4541	*Periodontal scaling and root planing - four or more teeth per quadrant	50.00†	D5630 D5640	*Repair or replace broken clasp – per tooth *Replace broken teeth - per tooth	35.00* 35.00*
4342	*Periodontal scaling and root planing - one	42.001	D5650	*Add tooth to existing partial denture	35.00*
1346	to three teeth per quadrant Scaling in presence of generalized moderate	43.00†	D5660	*Add clasp to existing partial	25.00*
13-10	or severe gingival inflammation – full mouth,		D5670	denture – per tooth *Replace all teeth and acrylic on cast	35.00*
1255	after oral evaluation	50.00		metal framework (maxillary)	155.00
4355	*Full mouth debridement to enable a comprehensive oral evaluation and		D5671	*Replace all teeth and acrylic on cast metal framework (mandibular)	155.00
	diagnosis on a subsequent visit	50.00†	D5710	*Rebase complete maxillary denture	135.00
381	*Localized delivery of antimicrobial agents via a controlled release vehicle into diseased		D5711	*Rebase complete mandibular denture	135.00
	crevicular tissue, per tooth, by report	60.00†	D5720 D5721	*Rebase maxillary partial denture *Rebase mandibular partial denture	155.00 155.00
			D5730	*Reline complete maxillary denture (chairside)	65.00
910	OTHER PERIODONTAL SERVICES *Periodontal maintenance	50.00	D5731 D5740	*Reline complete mandibular denture (chairside)	65.00 ⁺ 65.00 ⁺
910	Additional Periodontal maintenance procedures	100.00	D5740 D5741	*Reline maxillary partial denture (chairside) *Reline mandibular partial denture (chairside)	65.00 [°]
920	Unscheduled dressing change (by someone	25.00	D5750	*Reline complete maxillary denture (laboratory)	85.00*
1921	other than treating dentist) Gingival irrigation - per quadrant	25.00 15.00	D5751 D5760	*Reline complete mandibular denture (laboratory *Reline maxillary partial denture (laboratory)	85.00 [*] (/ 85.00*
999	Unspecified periodontal procedure, by report	No charge	D5761	*Reline mandibular partial denture (laboratory)	85.00°
	COMPLETE DENTURES				
	(INCLUDING ROUTINE POST-DELIVERY CARE)		D5810	INTERIM PROSTHESIS *Interim Complete denture (maxillary)	250.00
5110	*Complete denture - maxillary	325.00*	D5811	*Interim complete denture (mandibular)	250.00
5120 5130	*Complete denture - mandibular *Immediate denture – maxillary	325.00* 350.00*	D5820 D5821	*Interim partial denture (maxillary) *Interim partial denture (mandibular)	175.00 175.00
5140	*Immediate denture – mandibular	350.00*	D3021	interim partial denture (mandibular)	175.00
	PARTIAL DENTURES		DEGEG	OTHER REMOVABLE PROSTHESIS	20.00
	(INCLUDING ROUTINE POST-DELIVERY CARE)		D5850 D5851	Tissue conditioning, maxillary Tissue conditioning, mandibular	20.00 20.00
5211	*Maxillary partial denture - resin base		D5862	Precision attachment, by report	150.00
	(including any conventional clasps, rests and teeth)	400.00*	D5899	Unspecified removable prosthodontic procedure, by report	No char
212	*Mandibular partial denture - resin base			procedure, by report	NO CHải
	(including any conventional clasps, rests and teeth)	400.00*	DEGGO	NON-CLINICAL PROCEDURES	150.00
5213	*Maxillary partial denture - cast metal	400.00	D5982 D5987	Surgical stent Commissure splint	150.00 150.00
	framework with resin denture bases		D5988	Surgical splint	150.00
	(including any conventional clasps, rests and teeth)	425.00*		PRE-SURGICAL SERVICES	
5214	*Mandibular partial denture - cast metal	125.00	D6190	Radiographic/surgical implant index, by report	235.00
	framework with resin denture bases				
	(including any conventional clasps, rests and teeth)	425.00*	D6010	SURGICAL SERVICES *Surgical placement of implant body	1010.0
5221	*Immediate maxillary partial denture –		D6010	*Surgical placement of interim body	1010.0
	resin base (including any conventional clasps, rests and teeth)	420.00*	DC100	for transitional prosthesis	1010.0
5222	*Immediate mandibular partial denture –	720.00	D6100	Implant removal, by report	700.00
	resin base (including any conventional	420.00*		IMPLANT SUPPORTED PROSTHETICS	
5223	clasps, rests and teeth) *Immediate maxillary partial denture –	420.00*	D6056	*Prefabricated Abutment	440.00
	cast metal framework with resin denture		D6057 D6058	*Custom Abutment *Abutment supported porcelain/ceramic crown	550.00 750.00
	bases (including any conventional clasps,	115 00*	D6059	*Abutment supported porcelain fused	
5224	rests and teeth) *Immediate mandibular partial denture –	445.00*	D6060	to metal crown (high noble metal) *Abutment supported porcelain fused	750.00
	cast metal framework with resin denture		20000	to metal crown (predominantly base metal)	750.00
	bases (including any conventional clasps, rests and teeth)	445.00*	D6061	*Abutment supported porcelain fused	750 00
225	*Maxillary partial denture - flexible base	J.00	D6062	to metal crown (noble metal) *Abutment supported cast metal crown	750.00
	(including any clasps, rests and teeth)	425.00*		(high noble metal)	750.00
226	*Mandibular partial denture - flexible base (including any clasps, rests and teeth)	425.00*	D6063	*Abutment supported cast metal crown	750.00
281	*Removable unilateral partial denture -		D6064	(predominantly base metal) *Abutment supported cast metal crown	750.00
	one piece cast metal (including clasps and teeth	245.00*		(noble metal)	750.00
	ADJUSTMENTS TO DENTURES		D6065	*Implant supported porcelain/ceramic crown	750.00
410	Adjust complete denture - maxillary	15.00	D6066	*Implant supported porcelain fused to metal crown (titanium, titanium	
5411	Adjust complete denture - mandibular	15.00	1	alloy, high noble metal)	750.00
5421	Adjust partial denture - maxillary	15.00	D6067	*Implant supported metal crown	

		MEMBER
CODE	DESCRIPTION	COPAY
D6068	*Abutment supported retainer	750.00
D6069	for porcelain/ceramic FPD *Abutment supported retainer for	750.00
D6070	porcelain fused to metal FPD (high noble metal) *Abutment supported retainer for porcelain fused to metal FPD) 750.00
D6071	(predominantly base metal) *Abutment supported retainer for	750.00
D6072	porcelain fused to metal FPD (noble metal) *Abutment supported retainer for	750.00
D6073	cast metal FPD (high noble metal) *Abutment supported retainer for	750.00
D6074	cast metal FPD (predominantly base metal) *Abutment supported retainer for	750.00
D6075	cast metal FPD (noble metal) *Implant supported retainer for ceramic FPD	750.00 750.00
D6076	*Implant supported retainer for porcelain fused to metal FPD (titanium, titanium	
D6077	alloy, or high noble metal) *Implant supported retainer for cast	750.00
20077	metal FPD (titanium, titanium alloy, or high noble metal)	750.00
D6081	Scaling and debridement in the presence of inflammation or mucositis of a single	750.00
	implant, including cleaning of the implant	50.00
D6085	surfaces, without flap entry and closure Provisional implant crown	50.00 125.00
D6094 D6110	*Abutment supported crown - (titanium) *Implant /abutment supported removable	750.00
D6111	denture for edentulous arch – maxillary *Implant /abutment supported removable	1255.00
D6112	denture for edentulous arch – mandibular *Implant /abutment supported removable	1255.00
	denture for partially edentulous arch – maxillary	995.00
D6113	*Implant /abutment supported removable denture for partially edentulous	
D6114	arch – mandibular *Implant /abutment supported fixed	995.00
D6115	denture for edentulous arch – maxillary *Implant /abutment supported fixed	3855.00
D6116	denture for edentulous arch – mandibular *Implant /abutment supported fixed	3855.00
	denture for partially edentulous arch – maxillary	2255.00
D6117	*Implant /abutment supported fixed denture for partially edentulous	
D6118	arch – mandibular *Implant/abutment supported interim	2255.00
	fixed denture for edentulous arch – mandibular	1804.00
D6119	*Implant/abutment supported interim fixed denture for edentulous arch – maxillary	1804.00
	OTHER IMPLANT SERVICES	
D6080	Implant maintenance procedures, including removal	180.00
D6090 D6092	Repair implant supported prosthesis, by report Recement implant/abutment crown	400.00 45.00
D6093	Recement implant/abutment supported fixed partial denture	No charge
D6095 D6096	Repair implant abutment, by report Remove broken implant retaining screw	220.00 500.00
00000	FIXED PARTIAL DENTURE PONTICS	500.00
D6205	*Pontic - indirect resin based composite *Pontic - cast high noble metal	750.00
D6210 D6211	*Pontic - cast predominantly base metal	245.00* 245.00*
D6212 D6214	*Pontic - cast noble metal *Pontic - titanium	245.00* 245.00*
D6240 D6241	*Pontic - porcelain fused to high noble metal *Pontic - porcelain fused to	245.00*
D6242	predominantly base metal *Pontic - porcelain fused to noble metal	245.00* 245.00*
D6245	*Pontic - porcelain/ceramic	245.00*
D6250 D6251	*Pontic - resin with high noble metal *Pontic - resin with predominantly base metal	245.00* 245.00*
D6252 D6253	*Pontic - resin with noble metal * *Provisional Pontic - further treatment	245.00*
	or completion of diagnosis necessary prior to final impression	No charge
	-	5

CODE	DESCRIPTION	MEMBER COPAY
CODL	FIXED PARTIAL DENTURE RETAINERS -	COLAT
D6545	INLAYS/ONLAYS Retainer - cast metal for resin bonded fixed prosthesis	390.00
D6548	Retainer - porcelain/ceramic for resin bonded fixed prosthesis	225.00*
D6600 D6601	Retainer inlay - porcelain/ceramic, two surfaces Retainer inlay - porcelain/ceramic, three or more surfaces	245.00* 245.00*
D6602	Retainer inlay - cast high noble metal, two surfaces	245.00*
D6603	Retainer inlay - cast high noble metal, three or more surfaces	245.00*
D6604	Retainer inlay - cast predominantly base metal, two surfaces	245.00*
D6605 D6606	Retainer inlay - cast predominantly base metal, three or more surfaces Retainer inlay - cast noble metal, two surfaces	245.00* 245.00*
D6607	Retainer inlay - cast noble metal, three or more surfaces	245.00*
D6608 D6609	Retainer onlay - porcelain/ceramic, two surfaces Retainer onlay - porcelain/ceramic,	
D6610	three or more surfaces Retainer onlay - cast high noble metal, two surfaces	245.00* 245.00*
D6611	Retainer onlay - cast high noble metal, three or more surfaces	245.00*
D6612	Retainer onlay - cast predominantly base metal, two surfaces	245.00*
D6613 D6614	Retainer onlay - cast predominantly base metal, three or more surfaces Retainer onlay - cast noble metal, two surfaces	245.00* 245.00*
D6615	Retainer onlay - cast noble metal, two surfaces or more surfaces	245.00*
D6624 D6634	Retainer inlay - titanium Retainer onlay - titanium	245.00* 245.00*
D6710	FIXED PARTIAL DENTURE RETAINERS - CROW *Retainer crown - indirect resin based composite	
D6720 D6721	*Retainer crown - resin with high noble metal *Retainer crown - resin with predominantly	245.00*
D6722	base metal *Retainer crown - resin with noble metal	245.00* 245.00*
D6740 D6750	*Retainer crown - porcelain/ceramic *Retainer crown - porcelain fused to high noble metal	245.00* 245.00*
D6751	*Retainer crown - porcelain fused to predominantly base metal	245.00*
D6752 D6780	*Retainer crown - porcelain fused to noble meta *Retainer crown - 3/4 cast high noble metal	al 245.00* 245.00*
D6781	*Retainer crown - 3/4 cast predominantly base metal	245.00*
D6782 D6783	*Retainer crown - 3/4 cast noble metal *Retainer crown - 3/4 porcelain/ceramic	245.00* 245.00*
D6790 D6791	*Retainer crown - full cast high noble metal *Retainer crown - full cast predominantly base metal	245.00* 245.00*
D6792	*Retainer crown - full cast noble metal	245.00*
D6793	*Provisional retainer crown - further treatment or completion of diagnosis necessary	
D6794	prior to final impression *Retainer crown - titanium	125.00 245.00*
D6930	OTHER FIXED PARTIAL DENTURE SERVICES Re-cement or re-bond fixed partial denture	15.00
D6940 D6950	Stress breaker Precision attachment	125.00 195.00
D6980	Fixed partial denture repair necessitated by restorative material failure	80.00
	EXTRACTIONS (INCLUDES LOCAL ANESTHESIA, SUTURING,	
D7111 D7140	IF NEEDED, AND ROUTINE POST OPERATIVE (Extraction, coronal remnants - primary tooth Extraction, erupted tooth or exposed root	50.00
D7140	(elevation and/or forceps removal) Extraction, erupted tooth requiring	20.00
	removal of bone and/or sectioning of tooth, and including elevation of	30.00
	mucoperiosteal flap if indicated	30.00

CODE	DESCRIPTION	MEMBER COPAY
		contri
D7220 D7230	OTHER SURGICAL PROCEDURES Removal of impacted tooth - soft tissue Removal of impacted tooth - partially bony	50.00 65.00
D7240 D7241	Removal of impacted tooth - completely bony Removal of impacted tooth - completely bony, with unusual surgical complications	80.00
D7250	Removal of residual tooth roots (cutting procedure)	40.00
D7251 D7260	Coronectomy - intentional partial tooth remova Oroantral fistula closure	l 270.00 160.00
D7261 D7270	Primary closure of a sinus perforation Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	275.00 50.00
D7272	Tooth transplantation (includes reimplantation from one site to another and splinting	100.00
D7280 D7282	and/or stabilization) Exposure of an unerupted tooth Mobilization of erupted or malpositioned	100.00 125.00
D7283	tooth to aid eruption Placement of device to facilitate eruption of impacted tooth	125.00
D7285 D7286	Incisional biopsy of oral tissue-hard (bone, tooth Incisional biopsy of oral tissue-soft	80.00 n) 125.00 85.00
D7287 D7288 D7291	Exfoliative cytological sample collection Brush biopsy - transepithelial sample collection Transseptal fiberotomy/supra crestal	75.00 25.00
07291	fiberotomy, by report	40.00
D7310	ALVEOLOPLASTY - SURGICAL PREPARATION OF RIDGE Alveoloplasty in conjunction with extractions – four or more teeth or	
D7311	tooth spaces, per quadrant Alveoloplasty in conjunction with extractions - one to three teeth or	40.00
D7320	tooth spaces, per quadrant Alveoloplasty not in conjunction with extractions –four or more teeth or	40.00
D7321	tooth spaces, per quadrant Alveoloplasty not in conjunction with extractions - one to three teeth or t	60.00
	ooth spaces, per quadrant	60.00
D7340 D7350	VESTIBULOPLASTY Vestibuloplasty - ridge extension (secondary epithelialization)	370.00
07350	Vestibuloplasty - ridge extension (including soft tissue grafts, muscle reattachment, revision of soft tissue attachment and management of hypertrophied and hyperplastic tissue)	990.00
	SURGICAL EXCISION OF SOFT TISSUE LESION	
D7410 D7411 D7412	Excision of benign lesion up to 1.25 cm Excision of benign lesion greater than 1.25 cm Excision of benign lesion, complicated	25.00 50.00 55.00
D7450	SURGICAL EXCISION OF INTRA-OSSEOUS LES Removal of benign odontogenic cyst or	IONS
	tumor - lesion diameter up to 1.25 cm EXCISION OF BONE TISSUE	65.00
D7471 D7472	Removal of lateral exostosis (maxilla or mandibl Removal of torus palatinus	95.00
D7473 D7485	Removal of torus mandibularis Reduction of osseous tuberosity	95.00 95.00
D7510	SURGICAL INCISION Incision and drainage of	20.00
D7511	abscess - intraoral soft tissue Incision and drainage of abscess - intraoral soft tissue -	20.00
D7520	complicated (includes drainage of multiple fascial spaces) Incision and drainage of	20.00
D7521	abscess - extraoral soft tissue Incision and drainage of abscess - extraoral soft tissue - complicated (includes drainage	20.00
	of multiple fascial spaces)	20.00
D7910	REPAIR OF TRAUMATIC WOUNDS Suture of recent small wounds up to 5 cm	35.00

CODE	DESCRIPTION	MEMBER COPAY
CODE		conna
D7921	OTHER REPAIR PROCEDURES Collection and application of autologous	
	blood concentrate product	125.00
D7950	Osseous, osteoperiosteal, or cartilage graft of the mandible or maxilla - autogenous	
D7051	or non-autogenous, by report	350.00
D7951	Sinus augmentation with bone or bone substitutes via a lateral open approach	800.00
D7952 D7953	Sinus augmentation via a vertical approach Bone replacement graft for ridge	350.00
D7933	preservation – per site	100.00
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure	105.00
D7963	Frenuloplasty	105.00
D7970 D7971	Excision of hyperplastic tissue - per arch Excision of Pericoronal Gingiva	140.00 102.00
D7972	Surgical reduction of fibrous tuberosity	125.00
	LIMITED ORTHODONTIC TREATMENT	
D8010	Limited orthodontic treatment of	1000.00
D8020	the primary dentition Limited orthodontic treatment of the	1000.00
D8030	transitional dentition Limited orthodontic treatment of the	1000.00
	adolescent dentition	1000.00
D8040	Limited orthodontic treatment of the adult dentition	1350.00
D8070	COMPREHENSIVE ORTHODONTIC TREATMEN Comprehensive orthodontic treatment	T
	of the transitional dentition	2200.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition	2250.00
D8090	Comprehensive orthodontic treatment of the adult dentition	2350.00
	MINOR TREATMENT TO CONTROL	
	HARMFUL HABITS	
D8210 D8220	Removable appliance therapy Fixed appliance therapy	103.00 103.00
00220		100100
D8660	OTHER ORTHODONTIC SERVICES Pre-orthodontic treatment examination to	
D0670	monitor growth and development	35.00
D8670 D8680	Periodic orthodontic treatment visit Orthodontic retention (removal of appliances,	No charge
D8681	construction and placement of retainer(s)) Removable orthodontic retainer adjustment	300.00 No charge
D8693	Rebonding or recementing; and/or repair,	5
D8999	as required, of fixed retainers Unspecified orthodontic procedure, by report	No charge 250.00
20000		230.00
D9110	UNCLASSIFIED TREATMENT Palliative (emergency) treatment of	
	dental pain - minor procedure	No charge
D9120	Fixed partial denture sectioning	No charge
D9210	ANESTHESIA Local anesthesia not in conjunction with	
09210	operative or surgical procedures	No charge
D9211 D9212	Regional block anesthesia Trigeminal division block anesthesia	No charge No charge
D9212 D9215	Local anesthesia	No charge
D9222	Deep sedation/general anesthesia – first 15 minutes	50.00
D9223	Deep sedation/general anesthesia –	
D9230	each subsequent 15-minute increment Analgesia, anxiolysis, inhalation of nitrous oxide	50.00 20.00
D9239	Intravenous moderate (conscious)	
D9243	sedation/analgesia- first 15 minutes Intravenous moderate (conscious)	65.00
	sedation/analgesia – each subsequent	65.00
D9248	15-minute increment Non-intravenous conscious sedation	65.00 15.00
	DRUGS	
D9610	Therapeutic parenteral drug,	
D9630	single administration Drugs or medicaments dispensed in	15.00
67030	the office for home use	15.00

CODE	DESCRIPTION	MEMBER COPAY	CODE	DESCRIPTION	MEMBER COPAY
	MISCELLANEOUS SERVICES		D9943	Occlusal guard adjustment	25.00
D9910	*Application of desensitizing medicament	20.00	D9950	Occlusion analysis - mounted case	75.00
D9930	Treatment of complications (post-surgical) -		D9951	Occlusal adjustment - limited	30.00
	unusual circumstances, by report	No charge	D9952	Occlusal adjustment - complete	100.00
D9932	Cleaning and inspection of removable	-	D9973	External bleaching - per tooth	30.00
	complete denture, maxillary	No charge	D9975	External bleaching for home application,	
D9933	Cleaning and inspection of removable			per arch; includes materials and	
D a a a a	complete denture, mandibular	No charge		fabrication of custom trays	240.00
D9934	Cleaning and inspection of removable	N	D9991	Dental case management –	NLb
DOODE	partial denture, maxillary	No charge	D9992	addressing appointment compliance barriers	No charge
D9935	Cleaning and inspection of removable partial denture, mandibular	No chargo	D9992 D9993	Dental case management – care coordination	No charge
D9940	*Occlusal guard, by report	No charge 250.00	D9995	Dental case management – motivational interviewing	No charge
D9940 D9942	Repair and/or reline of Occlusal guard	40.00	D9994	Dental case management – patient	No charge
07772	hepan and/or reline of occlusar guard	-10.00		education to improve oral health literacy	No charge

ADDITIONAL FEES 1.

Copayments marked by '*' do not include the cost of material and laboratory fees. Additional cost to patient is as follows: - High noble metal (precious) up to \$145.00 - Titanium metal up to \$120 (covered with proof of allergy to other metals)

- Noble metal (semi-precious) up to \$120.00
 Predominantly base metal (non-precious) up to \$55.00
 Crown laboratory fees up to \$155.00
 Laboratory fees on dentures up to \$225.00
 Porcelain laboratory fees for D2610-D2644, D2929, D2961, D2962, D6600, D6601, D6608, and D6609 up to \$65.00
- Denture repair laboratory fees up to \$50.00
- All ceramic and/or porcelain crown material fees up to \$155.00

SPECIALTY SERVICES

- 1. The Schedule of Benefits applies when listed Dental Services are performed by a Participating General Dentist, unless otherwise authorized by Solstice.
- Procedures not listed on the Schedule of Benefits that are performed by a participating General Dentist will be charged at the participating 2. General Dentist's usual and customary fee less 25%.
- 3. The Participating General Dentist you select may not perform all Dental Procedures listed. The Copayments shown apply to Participating Dentists who do perform these Dental Services. Therefore, you are encouraged to secure availability of the scheduled Dental Services with your Participating General Dentist.
- Should the services of a Specialist (Oral Surgeon, Endodontist, Periodontist, or Pediatric Dentist) be necessary, you may receive this care by going directly to a Participating Specialist with no referral and receive a 25% reduction off the Provider's usual and customary fee; or your Provider may obtain written authorization from Solstice and You may receive specialty treatment by an approved Participating Specialist at the listed Copayments.
- Should the services of an Orthodontist be necessary, you may receive care in either of two ways: (1) You may go directly to a Network Specialty Dentist with no referral and receive a 25% reduction off the provider's Usual and Customary Fee; or (2) You may contact Member Services to locate your nearest participating Orthodontist who will perform covered services at the listed member Co-payment. Members seeking implant treatment should refer to their participating implantologist, a select Network of Participating Providers. Not all providers
- perform the implant procedures at the Co-payment listed on the Schedule of Benefits. Please refer to the provider listing at www.solsticebenefits.com under "Locate A Provider."

EXCLUSIONS

- 1.
- Services performed by a non-participating dentist or dentist specialist without preauthorization from Solstice. Orthographic surgery or procedures and appliances for the treatment of myofunctional, myoskeletal or temporomandibular joint disorders unless otherwise specified as an orthodontic benefit on the Schedule of Benefits. 2.
- 3
- otherwise specified as an orthodontic benefit on the Schedule of Benefits. We do not Cover any health care service, procedure, treatment, or device that is experimental or investigational. We do not Cover medical services or dental services that are medical in nature, including any Hospital charges or prescription drug charges. In general, We will not Cover any dental service, procedure, treatment, test or device that We determine is not Medically Necessary. Treatment of malignancies, cysts, or neoplasms, without proof of medical necessity and preauthorization from Solstice. Dental procedures initiated prior to the Member's eligibility under this benefit plan or started after the Member's termination from the plan. Any dental procedure or treatment unable to be performed in the dental office due to the general health or physical limitations of the Member, including but not limited to, physical or emotional resistance, inability to visit the dental office, or allergy to commonly utilized local anesthetics. 4. 5
- 6.
- 7.

LIMITATIONS

- 1. Any oral evaluation (excluding problem) is limited to one (1) time per consecutive six (6) months; Comprehensive exams can only be covered one (1) time per 36 months, if and only if patient is considered to be new or an established patient. All subsequent oral evaluations will be at a 25% reduction off the dentist's usual and customary fee without a frequency limitation.
- All bitewing X-rays are limited to one set in any twelve (12) consecutive month period.
- The dental prophylaxis or periodontal maintenance procedure is limited to one (1) time in any consecutive six (6) month period. Any additional 3. procedures will follow D1110 and D4910. Member copayments as listed in the Schedule of Benefits. Fluoride treatment is limited to one (1) in any twelve (12) consecutive month period.
- 4.
- Sealants (D1351 or D1352) are limited to one (1) time per tooth in any three (3) consecutive year period. This is only allowed for unrestored 5. permanent molar teeth for children under the age of 16.
- Space maintainers and all adjustments are limited to children under the age of 16.
- Harmful habit appliances are limited to one (1) time per person under the age of 16.
- General anesthesia or IV sedation is available when listed on the Schedule of Benefits, medically necessary, and previously approved by Solstice. 8
- New dentures include one (1) reline within the first six (6) months.
- 10. Replacement of crowns, implants, and fixed bridges or dentures is limited to one (1) time every consecutive five (5) years.
- 11. When crown, implant and/or bridgework exceed six (6) consecutive units, there will be an additional charge of \$30.00 per unit.
- 12. Copayments for endodontic procedures do not include the cost of the final restoration.

- Copayments for endodonic proceedings do not include the cost of the infances of allow.
 Copayments marked by "t" are not eligible at a specialist.
 Either D0210, D0251, or D0330 are reimbursable one (1) time every five (5) consecutive years.
 Copies of X-rays can be obtained for \$2 per periapical image up to a maximum of \$30. Panoramic X-ray can be obtained for a \$15 fee.
 D0274, D0277 or D0210 are payable only when other inclusive image have not been taken (paid) within the last six (6) months.
- 17. All denture adjustment fees are for dentures which were not fabricated at the present office; All denture adjustment for new dentures made within 12 months are at no fee to the member.

- 12 months are at no fee to the member.
 18. Emergency treatment is available for palliative treatment for the abatement of pain up to \$100.00 per occurrence.
 19. A broken appointment fee up to \$20.00 may be charged by the dental office if 24-hour prior notice is not given.
 20. Surgical removal of wisdom tooth covered when pathology (disease) exists. Surgical removal of wisdom teeth/3rd molar when pathology does not exist will be covered at 25% off of the general dentists or specialists usual and customary fees. Orthodontic related surgeries (except D7280) needed to relieve crowding or to facilitate eruption are available at a 25% reduction off of the doctor's usual and customary fees.
 21. Member may choose Invisalign in place of traditional Orthodontic treatment, and would pay the sum of the listed member Ortho co-pay plus the difference in cost for the enhanced treatment.
 22. Occlusal Guard(b) is limited to one (1) time in any consecutive thirty-six (36) months for the purposes of habitual grinding/Bruvism.
- Occlusal Guard(s) is limited to one (1) time in any consecutive thirty-six (36) months for the purposes of habitual grinding/Bruxism.
 D0364-D0395 is limited to one (1) time per sixty (60) months, covered only in a dental setting and not in a radiographic imaging center.

IMPORTANT DISCLAIMER

The above Summary of Benefits is for informational purposes only and is not an offer of coverage. For a complete listing of your coverage, including specialty services, non covered services, exclusions and limitations relating to your coverage, please refer to your Certificate of Coverage or contact your benefits administrator. If differences exist between this Summary of Benefits and your Certificate of Coverage/ benefits administrator, the Certificate of Coverage/benefits administrator will govern. All terms and conditions and conditions of coverage are subject to applicable state and federal laws. State mandates regarding benefit levels and age limitations may supersede plan design features.