

Victor Treatment Centers, Inc.
DENTAL DESCRIPTION OF BENEFITS
*****Please take this information to your dentist*****
 Plan Number: K1900450

CALENDAR YEAR DEDUCTIBLE (APPLIES TO CLASS II & III)

Individual \$50
 Family 3 persons
 Applies To Class II & III

CALENDAR YEAR MAXIMUM BENEFIT (APPLIES TO CLASS I, II & III)

Each Eligible Family Member \$1,200 / \$1,000
 Applies To Class I, II & III

CHILD ORTHODONTIA

Lifetime Maximum \$1,500
 Deductible for each person \$50
 Applies to Class IV

	CLASS I	CLASS II	CLASS III	CLASS IV
	DIAGNOSTIC & PREVENTIVE	BASIC RESTORATIVE	MAJOR RESTORATIVE	CHILD ORTHODONTIA
Coinsurance:	100%	100% / 80%*	60% / 50%*	50%
Description of Services:	Oral exams, cleanings, bitewing X-rays, fluoride treatments, sealants, space maintainers, intraoral complete series X-rays or panoramic film	Fillings, simple extractions, emergency exams, oral surgery, root canal therapy, periodontics, intraoral and extraoral X-rays	Crowns, stainless steel crowns, space maintainers, general anesthesia and intravenous sedation, full and partial dentures, bridges, treatment of TMJ-limited to \$1,000 lifetime maximum and	Orthodontic extractions, full or partial bands, appliances (removable and fixed)

Pre-Determination: If the charge for any dental treatment is expected to exceed \$300, Assurant Employee Benefits recommends a dental treatment plan be submitted to claims for review before treatment begins.

* A waiting period applies for new hires only.

CLAIMS/CUSTOMER SERVICE:

Assurant Employee Benefits
 PO Box 2940
 Clinton, IA 52733
 (800) 442-7742
 Electronic Claims: Payor 70408

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FREQUENTLY ASKED DENTAL ENROLLMENT QUESTIONS

QUESTION: What are my deductibles?

ANSWER: Your dental plan has a \$50 per person deductible; the family deductible is satisfied when 3 family members meet their \$50 per person deductible. The deductible is waived for Preventive services. There is a separate \$50 deductible per person for Orthodontia.

QUESTION: Can I see my own dentist?

ANSWER: Yes, the dental plan allows you to see any dentist you want.

QUESTION: When I visit the dentist, do I have to fill out a claim form?

ANSWER: No. Claim forms are available, but they are *not* required. Assurant Employee Benefits will accept a dentist's invoice of services in lieu of a claim form. You will, however, need to provide your dentist with your group number and your social security number, which serve as your identification for all claims.

QUESTION: Who is a Late Entrant?

ANSWER: A "Late Entrant" is anyone who enrolls in the dental plan more than 31 days after becoming eligible for the plan. Late Entrants may be subject to additional waiting periods for Class II Basic and Class III Major services, so there is an advantage to being a "Timely Entrant" who enrolls in the plan within 31 days of becoming eligible.

QUESTION: Who are eligible dependents?

ANSWER: Those qualified to be covered under your dental plan include your spouse and children under the age of 19 or 25 if a full-time student.