

# Plan Highlights

## Group Dental insurance



### Coinsurance (Plan Pays)

#### **Preventive Procedures 100%**

- Evaluations (One evaluation will be allowed in a six month period), Cleanings (Allowed once in a six month period), Fluoride for children (Age 13 and under), Radiographs (X-Rays), Bitewings (Allowed once in a 12 month period), Sealants (Age 13 and under), Space Maintainers.

#### **Basic Procedures 80%**

- Limited Exams – problem focused, Restorative Amalgams, Oral Surgery – Extractions, Denture Repair, Anesthesia.

#### **Major Procedures 50%**

- Crown Repair, Endodontics, Periodontics, Restorative Crowns, Implants and Prosthodontics.

#### **Orthodontia 50%**

### Deductible Amounts

#### **Preventive Procedures**

Deductible Waived for Preventive Procedures

#### **Basic Procedures**

Calendar Year-Per Person / 3 X Family Maximum - \$50

#### **Orthodontia Procedures**

Deductible waived

### Maximum

#### **Preventive, Basic, and Major Procedures**

Calendar Year-Per Person - \$1,000

#### **Orthodontia Procedures**

Lifetime per person \$1,000

### Monthly Dental Rates

<b>Employee</b>	<b>\$30.16</b>
<b>Employee &amp; Spouse</b>	<b>\$59.28</b>
<b>Employee &amp; Child(ren)</b>	<b>\$70.72</b>
<b>Employee, Spouse &amp; Child(ren)</b>	<b>\$101.92</b>

Limitation: Late entrant waiting period 12 months and orthodontia 12 months

### Vision

An insured is entitled to receive one eye exam a year. Benefits are reimbursed as a preventative procedure. Covered individuals are entitled to receive a 20% discount from their respective Vision Service Plan providers on complete pairs of prescription glasses. Covered individuals also have access to a 15% discount through their VSP providers on the professional services associated with contact lenses (ordering, fitting and adjusting); materials at the doctor's usual and customary fee. Price reductions only apply when the patient is eligible for a VSP eye exam.

### Maximum Rewards - Included

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the dental benefits available through Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.

Here's something to smile about.

## Maximum Rewards

### RELIANCE STANDARD

Wouldn't it be great if you could be rewarded for practicing good oral wellness? With our Maximum Rewards you are, automatically. So keep up the good work. With Maximum Rewards' increasing annual maximum feature, you can "earn" additional money toward future years' annual maximums. That way, the money is available when you need it most.

#### Qualify for rewards by:

- Submitting at least one dental claim per year for a covered procedure.
- Keeping your total paid claims under the plan's annual benefit threshold limit. Plus, if you visit a PPO network provider, you are eligible for an additional PPO bonus carryover amount. To earn rewards in subsequent years, follow the same guidelines. Rewards may be accumulated from one year to the next, up to the maximum reward accumulation amount.

#### Rewards will not be earned when:

- Your total annual paid dental claims exceed the annual benefit threshold limit.
- No dental claims for covered procedures are submitted during the year. If this happens, no rewards are earned and all accumulated rewards from previous years are given up. However, you can continue building rewards again the very next year.

Annual maximum for Type 1, 2 & 3 (Preventive, Basic, Major)	\$ 1,000
Annual reward (carryover) toward next benefit year	\$ 250
Annual PPO bonus (carryover) toward next benefit year	+ \$ 100
Next benefit year's annual max + reward + PPO bonus	\$ 1,350

Please note: Annual benefit threshold limit is \$500 (keep paid claims at or below this limit to earn rewards). Annual maximum includes Type 4 (Select) procedures when applicable. Your annual maximum can increase up to \$2,000 total.

Check your Maximum Rewards benefits online at [www.reliancestandard.com/dental-vision](http://www.reliancestandard.com/dental-vision), select Member Services and log in to Secure Member Access, or call Customer Relations at 800.497.7044

NOTE: Insurance products and services are provided through Reliance Standard Life Insurance Company in all states (except New York), the District of Columbia, Puerto Rico and the U.S. Virgin Islands. Product availability and features may vary by state/jurisdiction.



Now in its centennial year, Reliance Standard is a top-ranked group benefits carrier with a legacy of providing service and value to employers of all sizes. Core products include group disability, group term life, accident insurance, dental, eye care and total absence management. Innovative programs include limited-medical coverage for temporary and hourly employees; and a unique, web-based FMLA administration tool for companies with 50 or more employees.