

Stark County Schools Council of Governments Traditional Dental Benefit Summary

With Orthodontia

General Information		
Dependent Age	26	
Dependent Removal	End of Month	
Claims Filing Limit	12 months	
How Claims are Paid		
Benefit Period	January 1st through December 31st	
Benefit Period Deductible - Single	\$25	
Benefit Period Deductible - Family	\$75	
Preventive and Diagnostic Services	100%	
Coinsurance		
Basic Services Coinsurance	80%	
Major Services Coinsurance	80%	
Overall Benefit Period Maximum	\$3,000	
Orthodontic Services Coinsurance	60%	
Orthodontic Lifetime Maximum	\$2,000 per eligible member	
Preventive/Diagnostic Services	Frequency/Limits	Benefit
BiteWing X-rays	2 sets per benefit period	100%
Emergency Palliative Treatment	Includes emergency exams and pain	100% (Emergency Exam and Palliative
Services	treatment, incision and drainage of	Treatment; 80% after deductible for all
	abscess and excision of pericoronal	other services.)
	gingiva	·
Exams/Evaluations	2 per benefit period	100%
Fluoride Treatments	2 per benefit period	100%
Prophylaxis (cleaning)	2 per benefit period	100%
Non-Preventive Exams/Evaluations		100%
Diagnostic X-rays	Full Mouth/Panorex are limited to 1	100%
	every rolling 36 months	
Space Maintainers		100%
Basic Services	Frequency/Limits	Benefit
Consultation/Professional Visits		80% after deductible
Minor Restorations		80% after deductible
Endodontics		80% after deductible
Periodontal Services		80% after deductible
Relines/Rebase of Dentures -	1 every rolling 36 months; but not	80% after deductible
Complete Dentures; Partial Dentures	within 6 months of placement of a	
	denture	
Repairs – Crowns; Fixed Partial		80% after deductible
Dentures; Partial and Complete		
Dentures		
Extractions		80% after deductible
Impactions		80% after deductible
Oral Surgery		80% after deductible
Anesthesia		80% after deductible
Major Services	Frequency/Limits	Benefit
Gold Foil Restorations	1 per tooth every 5 years	80% after deductible
Inlay/Onlays	1 per tooth every 5 years	80% after deductible
Crowns	1 per tooth every 5 years	80% after deductible
Major Restorative		80% after deductible

Fixed Partial Dentures	1 per tooth every 5 years	80% after deductible
Dentures	1 every 5 years	80% after deductible
Orthodontic Services	Frequency/Limits	Benefit
Orthodontic Services	Available for all members	60% up to \$2,000 maximum

Superior Dental Care Network Option

As a Stark County Schools Council of Governments member, you have the freedom to choose any dentist and receive these benefits. You have the *option* to receive covered dental services from a dentist who participates in the Superior Dental Care Network. Choosing to receive covered dental services from a Superior Dental Care network provider protects you from balance bills (the difference between the amount paid by Medical Mutual and providers billed amount). Superior Dental Care providers agree to accept Medical Mutual's payment and not bill Stark County School's members for the balance.

About Superior Dental Care

- All dentists go through an advanced credentialing process.
- No referral is needed. You will not be limited on referrals and your dentist will work directly with you on your treatment plans.
- Superior Dental Care is hassle free. Change dentists at any time without paperwork or waiting period, and each family member can choose their own dentist.

To view the participating dentists and specialists in your area, visit: <u>MedMutual.com/SDCnetwork</u>