



La Center School District

Dental Highlight Sheet

Coinsurance	
Type 1 - Preventive Services	100%
Type 2 - Basic Services	80%
Type 3 - Major Services	50%
Deductible	None
Maximum (per person)	\$1,250 per calendar year
Max Builder Enhancement	Included
Adult/Child Orthodontia	50%
Orthodontia Maximum (per person)	\$1,000 Lifetime

Orthodontia Benefits will be payable at the end of every quarter of a Program, but not beyond the date the Program ends. Covered Expenses are based on the estimated cost of the Program, and are prorated by quarter over the estimated length of the Program, up to a maximum of eight quarters. The last quarterly payment for a Program may be changed if the estimated and actual cost of the Program differ. Payments cease when coverage terminates.

Max Builder (per person)

This dental plan includes a valuable feature that allows qualifying plan participants to carryover part of their unused annual maximum benefit. A participant earns dental rewards by submitting at least one claim for dental expenses incurred during the benefit year, while staying at or under the *threshold* amount for benefits received for that year. Employees and their covered dependents may accumulate rewards up to the stated maximum *carryover amount*. If a plan participant doesn't submit a dental claim during a benefit year, all accumulated rewards are lost. But he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount.
Annual Carryover Amount	\$250	Max Builder amount is added to the following year's maximum
Maximum Carryover	\$1,000	Maximum possible accumulation for Max Builder.

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1 - Preventive	Type 2 - Basic	Type 3 - Major
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays Periapical X-rays Cleaning (2 per benefit period) Sealants (age 16 and under) Space Maintainers Fluoride (age 18 and under) (1 per period) 	<ul style="list-style-type: none"> Restorative Amalgams & Composites Endodontics (surgical & nonsurgical) Periodontics (surgical & nonsurgical) Denture Repair Extractions (simple and complex) Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Customer Service

- ◆ We make it easy for dentists and insured to confirm eligibility or request claims information at: **800-547-9515**.
- ◆ Claim and benefit information is also available on-line at www.standard.com with secure log-in.

Dependents

- ◆ Dependents are defined as your unmarried child(ren), stepchild(ren), and adopted child(ren) to age 26.

Preferred Provider Network

- ◆ Locate a Preferred Provider at: www.standard.com Individuals/Insurance/Dental/Locate a Dentist
- ◆ While you may see any provider, participants receive money-saving contracted fees if they seek care from PPO network providers.

Pretreatment

We don't require pretreatment authorization, however, we recommend a pretreatment estimate for any dental work you consider expensive. Your dentist can submit information to our Dental Claims, and we will respond with expected coverage amounts.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Standard Insurance Claim Processing, PO Box 82622, Lincoln NE 68501-2622 | Claim Fax: 402-467-2030 | Electronic Payor: 93024