

UNITEDHEALTHCARE INSURANCE COMPANY
Administered by Solstice Healthplans of Texas, Inc.

DENTAL POLICY

REQUIRED OUTLINE OF COVERAGE

READ YOUR POLICY CAREFULLY. This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth, in detail, the rights and obligations of both you and your insurance company. It is, therefore, important that you **READ YOUR POLICY CAREFULLY!**

Dental Coverage is designed to provide You with benefits described in the **BENEFITS** section below. The benefits described may be limited as outlined in the **LIMITATIONS** and **EXCLUSIONS** section.

BENEFITS

Benefit Schedule

For purposes of this Schedule of Benefits, the term Child refers to a Child through the end of the calendar year in which the Child turns 19. The term Adult refers to any Covered Person after the end of the calendar year in which the Covered Person turns 19.

You must verify the accuracy and appropriateness of all Cost Sharing, including any Coinsurance and Deductibles applicable to any Covered Service. We urge you to verify Coverage and Cost Sharing for proposed services via the Schedule of Benefits and/or with Member Services prior to treatment. If the charge for a Dental Service is expected to exceed \$300, you should notify us and request a pre-treatment estimate.

Cost-Sharing	Member Responsibility for Cost-Sharing In & Out of Network
Deductible Child under Age 19 (Applies to all services)	\$60
Adult (Applies to all services)	\$50
Out-of-Pocket Limit (Applies to both In and Out of Network)	
Child under Age 19	\$400

More than One (1) Child under Age 19	\$800
Adult Calendar Year Maximum (Per member per Calendar Year)	\$1,000

CODE	DESCRIPTION	IN NETWORK	OUT OF NETWORK	LIMITATIONS
APPOINTMENTS				
D0120	Periodic oral evaluation - established patient	0%	0%	1 Every 6 Months
D0140	Limited oral evaluation - problem focused	0%	0%	1 Every 6 Months
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	0%	0%	1 Every 6 Months
D0150	Comprehensive oral evaluation - new or established patient	0%	0%	1 Every 36 Months
D0160	Detailed and extensive oral evaluation - problem focused, by report	0%	0%	1 Every 6 Months
D0180	Comprehensive periodontal evaluation - new or established patient	0%	0%	1 Every 36 Months
RADIOGRAPHY / DIAGNOSTIC DENTISTRY				
D0210	Intraoral – comprehensive series of radiographic images	0%	0%	1 Every 60 Months
D0220	Intraoral - periapical first radiographic image	0%	0%	
D0230	Intraoral - periapical each additional radiographic image	0%	0%	
D0240	Intraoral - occlusal radiographic image	0%	0%	
D0270	Bitewing - single radiographic image	0%	0%	1 Set Every 6 Months
D0272	Bitewings - two radiographic images	0%	0%	1 Set Every 6 Months
D0274	Bitewings - four radiographic images	0%	0%	1 Set Every 6 Months
D0277	Vertical bitewings - 7 to 8 radiographic images	0%	0%	1 Set Every 6 Months
D0330	Panoramic radiographic image	0%	0%	1 Every 60 Months
D0340	2d cephalometric radiographic image – acquisition, measurement and analysis	0%	0%	
D0350	2d oral/facial photographic image obtained intra-orally or extra-orally	0%	0%	
D0470	Diagnostic casts	0%	0%	
PREVENTIVE DENTISTRY				

D1110	Prophylaxis - adult	0%	0%	Dental prophylaxis or periodontal maintenance procedure is limited to one (1) time in any consecutive (6) months
D1120	Prophylaxis - child	0%	0%	Limited To 2 Every 12 Months
D1206	Topical application of fluoride varnish	0%	0%	Limited To 2 Every 12 Months
D1208	Topical application of fluoride – excluding varnish	0%	0%	1 Sealant Per Unrestored Permanent Tooth
D1351	Sealant - per tooth	0%	0%	Every 36 Months
D1352	Preventive resin restoration in a moderate to high caries risk patient – permanent tooth	0%	0%	1 Sealant Per Unrestored Permanent Tooth
D1510	Space maintainer - fixed, unilateral - per quadrant	0%	0%	Every 36 Months
D1516	Space maintainer – fixed – bilateral, maxillary	0%	0%	1 time per consecutive 60 months
D1517	Space maintainer – fixed – bilateral, mandibular	0%	0%	1 time per consecutive 60 months
D1520	Space maintainer - removable, unilateral - per quadrant	0%	0%	1 time per consecutive 60 months
D1526	Space maintainer – removable – bilateral, maxillary	0%	0%	1 time per consecutive 60 months
D1527	Space maintainer – removable – bilateral, mandibular	0%	0%	1 time per consecutive 60 months
D1551	Re-cement or re-bond bilateral space maintainer - maxillary	0%	0%	1 time per consecutive 60 months

D1552	Re-cement or re-bond bilateral space maintainer - mandibular	0%	0%	1 time per consecutive 60 months
D1553	Re-cement or re-bond unilateral space maintainer - per quadrant	0%	0%	1 time per consecutive 60 months
RESTORATIVE DENTISTRY				
D2140	Amalgam - one surface, primary or permanent	40%	40%	
D2150	Amalgam - two surfaces, primary or permanent	40%	40%	
D2160	Amalgam - three surfaces, primary or permanent	40%	40%	
D2161	Amalgam - four or more surfaces, primary or permanent	40%	40%	
D2330	Resin-based composite - one surface, anterior	40%	40%	
D2331	Resin-based composite - two surfaces, anterior	40%	40%	
D2332	Resin-based composite - three surfaces, anterior	40%	40%	
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	40%	40%	
D2510	Inlay - metallic - one surface	75%	75%	
D2520	Inlay - metallic - two surfaces	75%	75%	
D2530	Inlay - metallic - three or more surfaces	75%	75%	
D2542	Onlay - metallic - two surfaces	75%	75%	
D2543	Onlay - metallic - three surfaces	75%	75%	
D2544	Onlay - metallic - four or more surfaces	75%	75%	
D2740	Crown - porcelain/ceramic	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2750	Crown - porcelain fused to high noble metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2751	Crown - porcelain fused to predominantly base metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2752	Crown - porcelain fused to noble metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2780	Crown - 3/4 cast high noble metal	75%	75%	Limited To 1 Per Tooth Every 60 Months

D2781	Crown - 3/4 cast predominantly base metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2783	Crown - 3/4 porcelain/ceramic	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2790	Crown - full cast high noble metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2791	Crown - full cast predominantly base metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2792	Crown - full cast noble metal	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2794	Crown - titanium and titanium alloys	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	40%	40%	
D2920	Re-cement or re-bond crown	40%	40%	
D2930	Prefabricated stainless steel crown - primary tooth	40%	40%	
D2931	Prefabricated stainless steel crown - permanent tooth	40%	40%	
D2940	Protective restoration	40%	40%	
D2950	Core buildup, including any pins when required	40%	40%	Limited To 1 Per Tooth Every 60 Months
D2951	Pin retention - per tooth, in addition to restoration	40%	40%	
D2954	Prefabricated post and core in addition to crown	75%	75%	Limited To 1 Per Tooth Every 60 Months
D2980	Crown repair necessitated by restorative material failure	75%	75%	
ENDODONTIC SERVICES				
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament	40%	40%	If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service

D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	40%	40%	If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service If a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	40%	40%	
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	40%	40%	
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	75%	75%	
D3320	Endodontic therapy, premolar tooth (excluding final restoration)	75%	75%	
D3330	Endodontic therapy, molar tooth (excluding final restoration)	75%	75%	
D3346	Retreatment of previous root canal therapy - anterior	75%	75%	
D3347	Retreatment of previous root canal therapy - premolar	75%	75%	
D3348	Retreatment of previous root canal therapy - molar	75%	75%	
D3351	Apexification/recalcification – initial visit (apical closure / calcific repair of perforations, root resorption, etc.)	75%	75%	
D3352	Apexification/recalcification – interim medication replacement	75%	75%	
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)	75%	75%	
D3410	Apicoectomy - anterior	75%	75%	
D3421	Apicoectomy - premolar (first root)	75%	75%	
D3425	Apicoectomy - molar (first root)	75%	75%	
D3426	Apicoectomy (each additional root)	75%	75%	

D3450	Root amputation - per root	75%	75%	
D3920	Hemisection (including any root removal), not including root canal therapy	75%	75%	
PERIODONTIC SERVICES				
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4249	Clinical crown lengthening – hard tissue	75%	75%	Limited To 1 Every 36 Months
D4260	Osseous surgery (including elevation of a full thickness flap and closure) – four or more contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4261	Osseous surgery (including elevation of a full thickness flap and closure) – one to three contiguous teeth or tooth bounded spaces per quadrant	75%	75%	Limited To 1 Every 36 Months
D4270	Pedicle soft tissue graft procedure	75%	75%	
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	75%	75%	
D4277	Free soft tissue graft procedure (including recipient and donor surgical sites) first tooth, implant or edentulous tooth position in graft	75%	75%	
D4278	Free soft tissue graft procedure (including recipient and donor surgical sites) each additional contiguous tooth, implant or edentulous tooth position in same graft site	75%	75%	
D4341	Periodontal scaling and root planing - four or more teeth per quadrant	40%	40%	Limited To (1) Every 24 Months
D4342	Periodontal scaling and root planing - one to three teeth per quadrant	40%	40%	Limited To (1) Every 24 Months

D4355	Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit	75%	75%	Limited To 1 Per Lifetime
D4910	Periodontal maintenance	40%	40%	Dental prophylaxis or periodontal maintenance procedure is limited to one (1) time in any consecutive (6) months
PROSTHODONTICS - REMOVABLE				
D5110	Complete denture - maxillary	75%	75%	Limited To 1 Every 60 Months
D5120	Complete denture - mandibular	75%	75%	Limited To 1 Every 60 Months
D5130	Immediate denture - maxillary	75%	75%	Limited To 1 Every 60 Months
D5140	Immediate denture - mandibular	75%	75%	Limited To 1 Every 60 Months
D5211	Maxillary partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	75%	75%	Limited To 1 Every 60 Months
D5212	Mandibular partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	75%	75%	Limited To 1 Every 60 Months
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	75%	75%	Limited To 1 Every 60 Months
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	75%	75%	Limited To 1 Every 60 Months
D5282	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materials, rests, and teeth), maxillary	75%	75%	Limited To 1 Every 60 Months
D5283	Removable unilateral partial denture – one piece cast metal (including retentive/clasping materias, rests, and teeth), mandibular	75%	75%	Limited To 1 Every 60 Months
D5410	Adjust complete denture - maxillary	40%	40%	
D5411	Adjust complete denture - mandibular	40%	40%	
D5421	Adjust partial denture - maxillary	40%	40%	

D5422	Adjust partial denture - mandibular	40%	40%	
D5511	Repair broken complete denture base, mandibular	40%	40%	
D5512	Repair broken complete denture base, maxillary	40%	40%	
D5520	Replace missing or broken teeth - complete denture (each tooth)	40%	40%	
D5611	Repair resin partial denture base, mandibular	40%	40%	
D5612	Repair resin partial denture base, maxillary	40%	40%	
D5621	Repair cast partial framework, mandibular	40%	40%	
D5622	Repair cast partial framework, maxillary	40%	40%	
D5630	Repair or replace broken retentive clasping materials – per tooth	40%	40%	
D5640	Replace broken teeth - per tooth	40%	40%	
D5650	Add tooth to existing partial denture	40%	40%	
D5660	Add clasp to existing partial denture - per tooth	40%	40%	
D5710	Rebase complete maxillary denture	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5720	Rebase maxillary partial denture	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5721	Rebase mandibular partial denture	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5730	Reline complete maxillary denture (direct)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation

D5731	Reline complete mandibular denture (direct)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5740	Reline maxillary partial denture (direct)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5741	Reline mandibular partial denture (direct)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5750	Reline complete maxillary denture (indirect)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5751	Reline complete mandibular denture (indirect)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5760	Reline maxillary partial denture (indirect)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5761	Reline mandibular partial denture (indirect)	40%	40%	Limited To 1 In A 36- Month Period 6 Months After The Initial Installation
D5850	Tissue conditioning, maxillary	40%	40%	
D5851	Tissue conditioning, mandibular	40%	40%	
IMPLANT SERVICES				
D6010	Surgical placement of implant body: endosteal implant	75%	75%	Limited To 1 Per Tooth Every 60 Months

D6012	Surgical placement of interim implant body for transitional prosthesis: endosteal implant	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6040	Surgical placement: eosteal implant	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6050	Surgical placement: transosteal implant	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6055	Connecting bar – implant supported or abutment supported	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6056	Prefabricated abutment – includes modification and placement	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6058	Abutment supported porcelain/ceramic crown	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6059	Abutment supported porcelain fused to metal crown (high noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6060	Abutment supported porcelain fused to metal crown (predominantly base metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6061	Abutment supported porcelain fused to metal crown (noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6062	Abutment supported cast metal crown (high noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6063	Abutment supported cast metal crown (predominantly base metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6064	Abutment supported cast metal crown (noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6065	Implant supported porcelain/ceramic crown	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6066	Implant supported crown - porcelain fused to high noble alloys	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6067	Implant supported crown - high noble alloys	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6068	Abutment supported retainer for porcelain/ceramic fpd	75%	75%	Limited To 1 Per Tooth Every 60 Months

D6069	Abutment supported retainer for porcelain fused to metal fpd (high noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6070	Abutment supported retainer for porcelain fused to metal fpd (predominantly base metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6071	Abutment supported retainer for porcelain fused to metal fpd (noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6072	Abutment supported retainer for cast metal fpd (high noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6073	Abutment supported retainer for cast metal fpd (predominantly base metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6074	Abutment supported retainer for cast metal fpd (noble metal)	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6075	Implant supported retainer for ceramic fpd	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6076	Implant supported retainer for FPD - porcelain fused to high noble alloys	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6077	Implant supported retainer for metal FPD - high noble alloys	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6080	Implant maintenance procedures when prostheses are removed and reinserted, including cleansing of prostheses and abutments	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6090	Repair implant supported prosthesis, by report	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6091	Replacement of replaceable of semi-precision or precision attachment (male or female component) of implant/abutment supported prosthesis, per attachment	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6095	Repair implant abutment, by report	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6100	Surgical removal of implant body	75%	75%	Limited To 1 Per Tooth Every 60 Months
D6190	Radiographic/surgical implant index, by report	75%	75%	Limited To 1 Per Tooth Every 60 Months

PROSTHODONTICS - FIXED				
D6210	Pontic - cast high noble metal	75%	75%	1 Every 60 Months
D6211	Pontic - cast predominantly base metal	75%	75%	1 Every 60 Months
D6212	Pontic - cast noble metal	75%	75%	1 Every 60 Months
D6214	Pontic - titanium and titanium alloys	75%	75%	1 Every 60 Months
D6240	Pontic - porcelain fused to high noble metal	75%	75%	1 Every 60 Months
D6241	Pontic - porcelain fused to predominantly base metal	75%	75%	1 Every 60 Months
D6242	Pontic - porcelain fused to noble metal	75%	75%	1 Every 60 Months
D6245	Pontic - porcelain/ceramic	75%	75%	1 Every 60 Months
D6545	Retainer - cast metal for resin bonded fixed prosthesis	75%	75%	1 Every 60 Months
D6548	Retainer - porcelain/ceramic for resin bonded fixed prosthesis	75%	75%	1 Every 60 Months
D6740	Retainer crown - porcelain/ceramic	75%	75%	1 Every 60 Months
D6750	Retainer crown - porcelain fused to high noble metal	75%	75%	1 Every 60 Months
D6751	Retainer crown - porcelain fused to predominantly base metal	75%	75%	1 Every 60 Months
D6752	Retainer crown - porcelain fused to noble metal	75%	75%	1 Every 60 Months
D6780	Retainer crown - 3/4 cast high noble metal	75%	75%	1 Every 60 Months
D6781	Retainer crown - 3/4 cast predominantly base metal	75%	75%	1 Every 60 Months
D6782	Retainer crown - 3/4 cast noble metal	75%	75%	1 Every 60 Months
D6783	Retainer crown - 3/4 porcelain/ceramic	75%	75%	1 Every 60 Months
D6790	Retainer crown - full cast high noble metal	75%	75%	1 Every 60 Months
D6791	Retainer crown - full cast predominantly base metal	75%	75%	1 Every 60 Months
D6792	Retainer crown - full cast noble metal	75%	75%	
D6930	Re-cement or re-bond fixed partial denture	75%	75%	
D6980	Fixed partial denture repair necessitated by restorative material failure	75%	75%	
ORAL SURGERY				

D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	40%	40%
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	40%	40%
D7220	Removal of impacted tooth - soft tissue	40%	40%
D7230	Removal of impacted tooth - partially bony	40%	40%
D7240	Removal of impacted tooth - completely bony	40%	40%
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	40%	40%
D7250	Removal of residual tooth roots (cutting procedure)	40%	40%
D7251	Coronectomy – intentional partial tooth removal, impacted teeth only	40%	40%
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	40%	40%
D7280	Exposure of an unerupted tooth	40%	40%
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	40%	40%
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	40%	40%
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	40%	40%
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	40%	40%
D7471	Removal of lateral exostosis (maxilla or mandible)	40%	40%
D7510	Incision and drainage of abscess - intraoral soft tissue	40%	40%
D7910	Suture of recent small wounds up to 5 cm	40%	40%
D7971	Excision of pericoronal gingiva	40%	40%

	ORTHODONTIA- CHILD Orthodontic treatment is Medically Necessary only and limited to no more than twenty-four (24) months of treatment, with the initial payment of 20% at banding and remaining payment prorated over the course of treatment.			
D8010	Limited orthodontic treatment of the primary dentition	75%	75%	Children Under Age 19
D8020	Limited orthodontic treatment of the transitional dentition	75%	75%	Children Under Age 19
D8030	Limited orthodontic treatment of the adolescent dentition	75%	75%	Children Under Age 19
D8070	Comprehensive orthodontic treatment of the transitional dentition	75%	75%	Children Under Age 19
D8080	Comprehensive orthodontic treatment of the adolescent dentition	75%	75%	Children Under Age 19
D8210	Removable appliance therapy	75%	75%	Children Under Age 19
D8220	Fixed appliance therapy	75%	75%	Children Under Age 19
D8660	Pre-orthodontic treatment examination to monitor growth and development	75%	75%	Children Under Age 19
D8670	Periodic orthodontic treatment visit	75%	75%	Children Under Age 19
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	75%	75%	Children Under Age 19
	MISCELLANEOUS SERVICES			
D9110	Palliative treatment of dental pain - per visit	0%	0%	For Emergency Dental Care
D9222	Deep sedation/general anesthesia – first 15 minutes	40%	40%	
D9223	Deep sedation/general anesthesia – each subsequent 15 minute increment	40%	40%	
D9239	Intravenous moderate (conscious) sedation/analgesia- first 15 minutes	40%	40%	
D9243	Intravenous moderate (conscious) sedation/analgesia – each subsequent 15 minute increment	40%	40%	
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician	40%	40%	
D9610	Therapeutic parenteral drug, single administration	40%	40%	

D9930	Treatment of complications (post-surgical) - unusual circumstances, by report	40%	40%	
D9944	Occlusal guard – hard appliance, full arch	40%	40%	1 In 12 Months For Patient 13 and older
D9945	Occlusal guard – soft appliance, full arch	40%	40%	1 In 12 Months For Patient 13 and older
D9946	Occlusal guard – hard appliance, partial arch	40%	40%	1 In 12 Months For Patient 13 and older

LIMITATIONS and EXCLUSIONS

Alternative Benefit

Where two (2) or more professionally acceptable Dental Services or Procedures for a dental condition exist, we base reimbursement on the least costly treatment alternative. If you and your Provider agreed on a treatment which is more costly than the treatment on which the Policy benefit is based, you will be responsible for the difference between the fee for service rendered and the fee Covered under the Policy. In addition, a pre-treatment estimate is recommended for any service estimated to cost over \$300.

Other Limitations

Listed below are some limitations on services Covered by your Policy; other Limitations are listed in the Schedule of Benefits:

- Frequency/Age - The frequency of certain Covered Services, specifically preventive and diagnostic procedures such as cleanings, x-rays, are limited. Your Schedule of Benefits lists these limitations on frequency and age.
 - Cleanings (D1110 or D4910) are limited to one (1) time every consecutive six (6) months.
 - X-rays (D0210 or D0330) are limited to one (1) time every consecutive five (5) years.
 - X-rays (D0270-D0277) are payable only when other inclusive films have not been taken within the last consecutive six (6) months.
 - Any oral evaluation excluding problem focused exams (D0140), and including Teledentistry, is limited to one (1) time per consecutive six (6) months.
 - Comprehensive exams (D0150, D0180) are only covered one (1) time per 36 months, if and only if the patient is considered to be a new or established patient.
- Implants – Implants are limited to one (1) per tooth, every 60 months.
- Prosthodontics – Placement of crowns are limited to one (1) crown per tooth, every 60 months.
- Placement of fixed bridges or dentures are limited to one (1) bridge every 60 months.

- Removable complete, partial or immediate dentures are limited to one (1) upper and one (1) lower appliance every 60 months. All removable dentures include six (6) months follow up care; and additional services include insertion of identification slips, repairs, relines and rebases.
- Space maintainers (D1510 – D1553) are limited to one (1) appliance in any 60 months for children under the age of 16.
- Sealants only allowed on unrestored permanent molar teeth – 2, 3, 14, 15, 18, 19, 30 and 31, 1 sealant per unrestored permanent tooth every 36 months.
- There is a limitation on some endodontic codes (D3220, D3222, D3230, D3240) that state: if a root canal is within 45 days of the pulpotomy, the pulpotomy is not a covered service.
- Specialty Care Preauthorization - All Members must obtain Preauthorization from Solstice before seeking treatment from a Network Specialty Dentist. To request Preauthorization, you must call us at the number on your ID card, or the number listed in the Member Services section of this Policy. You must contact us to request Preauthorization at least 2 weeks prior to a planned service. After receiving your request, we will review the reasons for your planned treatment and determine if benefits are available. Criteria will be based on multiple sources including medical policy, clinical guidelines, and therapeutic guidelines. If You fail to seek Preauthorization for benefits subject to this section, you may be responsible for a penalty up to 50% of the allowed amount.
- Pediatric Dentistry - Coverage for a pediatric Network Specialty Dentist ends on your Child's 16th birthday; however, exceptions for medical reasons may be considered on an individual basis. Preauthorization for pediatric dentistry is required regardless of your Child's age. Your Network General Dentist will provide care after your Child's 16th birthday.

The following is a list of services that are not Covered unless otherwise specified in the Schedule of Benefits or in a Rider and/or Amendment to the Policy:

- a. Services and treatment not prescribed by or under the direct supervision of a Dentist
- b. Services and treatment which are Experimental or Investigational
- c. Services and treatment which are for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the provision of any law or regulation or any government unit. This exclusion applies whether or not you claim the benefits or compensation.
- d. Services and treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, VA hospital, or similar person or group
- e. Services and treatment performed prior to your effective date of Coverage
- f. Services and treatment incurred after the termination date of your Coverage unless otherwise indicated
- g. Services and treatment which are not Medically Necessary or which do not meet generally accepted standards of dental practice
- h. Services and treatment resulting from your failure to comply with professionally prescribed treatment

- i. Telephone consultations, except for Teledentistry
- j. Any charges for failure to keep a scheduled appointment
- k. Any services that are considered strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances
- l. Services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMD)
- m. Services or treatment provided as a result of intentionally self-inflicted injury or illness
- n. Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion, or insurrection
- o. Office infection control charges
- p. Charges for copies of your records, charts or x-rays, or any costs associated with forwarding/ mailing copies of your records, charts or x-rays
- q. State or territorial taxes on Dental Services performed
- r. Those submitted by a Provider, which is for the same services performed on the same date for the same Member by another Provider
- s. Dental Services for which the Provider waives the Coinsurance and/or the Deductible
- t. Those provided free of charge by any governmental unit, except where this exclusion is prohibited by law
- u. Those for which the Member would have no obligation to pay in the absence of this or any similar coverage
- v. Those which are for specialized procedures and techniques
- w. Those performed by a Provider who is compensated by a facility for similar covered services performed for members
- x. Duplicate, provisional and temporary devices, appliances, and services
- y. Plaque control programs, oral hygiene instruction, and dietary instructions
- z. Services to alter vertical dimension and/or restore or maintain the occlusion, including, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth
- aa. Gold foil restorations
- bb. Treatment or services for injuries resulting from the maintenance or use of a motor vehicle if such treatment or service is paid or payable under a plan or policy of motor vehicle insurance, including a certified self-insurance plan
- cc. Treatment of services for injuries resulting from war or act of war, whether declared or undeclared, or from police or military service for any country or organization
- dd. Hospital costs or any additional fees that the Provider or Hospital charges for treatment at the Hospital (inpatient or outpatient)
- ee. Charges by the Provider for completing dental forms
- ff. Adjustment of a denture or bridgework which is made within six (6) months after installation by the same Provider who installed it

- gg. Use of material or home health aids to prevent decay, such as toothpaste, fluoride gels, dental floss, and teeth whiteners
- hh. Sealants for teeth other than unrestored permanent molars
- ii. Precision attachments, personalization, precious metal bases, and other specialized techniques
- jj. Replacement of dentures that have been lost, stolen, or misplaced
- kk. Orthodontic care for Members who are not Dependent Children under age nineteen (19)
- ll. Repair of damaged orthodontic appliances
- mm. Replacement of lost or missing appliances
- nn. Fabrication of athletic mouth guard
- oo. Internal bleaching
- pp. Nitrous oxide
- qq. Oral sedation
- rr. Topical medicament center
- ss. Orthodontic care for a Subscriber or the Subscriber's spouse
- tt. Bone grafts when done in connection with extractions, apicoectomies, or non-covered/non eligible implants.

When two or more services are submitted and the services are considered part of the same service to one another we will pay the most comprehensive service (the service that includes the other non benefited service) as determined by us.

RENEWABILITY

The renewal date for this Policy is January 1 of each Year. This Policy will automatically renew each year on the renewal date unless otherwise terminated by us as permitted by the Policy, or by you upon fourteen (14) days prior written notice to us.

PREMIUMS

The premium is guaranteed and will not change during the initial contract period. Premiums are determined by age bands of: Child (0 – 19 years of age) or Adult (20+ years of age). The child premium is a monthly charge of \$24.55 and the adult premium is a monthly charge of \$23.21. The non-payment of premium is subject to the Grace Period section in the Policy where there is a ten (10) day grace period. This means that if a required Premium is not paid on or before the date it is due, it may be paid during the grace period. During the grace period, the Policy will stay in force. If full payment is not received by the tenth (10th) day of the grace period, the Policy will automatically terminate on midnight at the end of the grace period, notwithstanding any other provision of the Policy to the contrary.