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WE WORK FOR THE BENEFIT OF OUR MEMBERS, DELIVERING:

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Choice PPO network offers access to over 350,000 dentists nationally.^{1,3}

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1 Dominion National Internal Performance Report, 2022.

2 Networks and products vary by state. Check availability on your state marketplace.

3 Participating providers are subject to change.

4 Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. In New Jersey, Select Plans are available in Camden, Cumberland and Gloucester counties only. Dominion National Network Analysis Report, 2023. Mid-Atlantic includes D.C., Delaware, Maryland, New Jersey, Pennsylvania and Virginia.

5 Visit amplifonusa.com/dn for full details. Hearing services are administered by Amplifon Hearing Health Care Corp.

The dental plan is underwritten by Dominion Dental Services, Inc. (hereinafter referred to as “Dominion”).



**Elite PPO Plus (DE)
Coverage Schedule, Limitations and Exclusions for
Adult Services (age 19 and over)**

Service Class	Service Description	In-Network		Out-of-Network	
		Plan Pays	Waiting Period	Plan Pays ¹	Waiting Period
1	Diagnostic & Preventive Services	100%	None	90%	None
2	Basic Services	50%	None	40%	None
3	Major Services	0%	N/A	0%	N/A
4	Orthodontic Services	0%	N/A	0%	N/A
Annual Deductible		In-Network		Out-of-Network	
Single Adult		\$50		\$50	
Three or More Adults		\$150		\$150	
Applies To		Class 1 and Class 2		Class 1 and Class 2	
<ul style="list-style-type: none"> Each member must pay the combined in and out-of-network deductible amount for dental services before the plan will begin to cover the member’s dental procedures. There is a \$50 deductible per adult Member per Calendar Year and the single adult deductible amount must be met prior to satisfying the three or more adults deductible. For three or more adults, the total combined maximum deductible amount for all adult Members is \$150 per Calendar Year at which point the deductible is waived for remaining adult Members. 					
Maximums		In-Network		Out-of-Network	
Annual		\$1,000		\$1,000	
Lifetime Orthodontic		N/A		N/A	
<ul style="list-style-type: none"> The maximum listed is the dollar amount that the plan will pay towards the cost of dental care within the specified period per member. The annual maximum is combined for in-network and out-of-network services. The annual maximum applies to: Class 1 and Class 2 					
Out-of-Network Allowance		In-Network		Out-of-Network	
		N/A		MAC	
<ol style="list-style-type: none"> Unlike in-network (INN) providers that have agreed to negotiated fees for services, out-of-network (OON) providers have no contract with Dominion or Dominion’s leased dental networks. As such, OON providers set their own fees and Dominion only reimburses the member based on the established INN fee schedule, which is determined by the geographic area where the expenses are incurred. This means that if the OON provider’s fee is higher than Dominion’s INN fee schedule, the member will be billed the remaining balance to cover the OON provider’s fee. 					

- If course of treatment is to exceed \$300, prior review is recommended.

Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
1	Evaluations	Two per Calendar Year including a maximum of one comprehensive evaluation per 36 months	100%	None	Yes	90%	None	Yes
1	Emergency or problem focused exam (D0140)	One per Calendar Year	100%	None	Yes	90%	None	Yes
1	Prophylaxis (cleaning, scaling and polishing teeth)	Two per Calendar Year	100%	None	Yes	90%	None	Yes
1	Bitewing x-rays	Two per Calendar Year	100%	None	Yes	90%	None	Yes
1	Palliative treatment of dental pain – per visit	Only if no services other than exam and x-rays were performed on the same date of service	100%	None	Yes	90%	None	Yes
1	Periapical x-rays		100%	None	Yes	90%	None	Yes
1	Full mouth or panoramic x-ray	One per 60 months	100%	None	Yes	90%	None	Yes
1	Teledentistry, synchronous (D9995) or asynchronous (D9996)	Must be accompanied by a covered procedure	100%	None	Yes	90%	None	Yes
2	Simple extraction of teeth		50%	None	Yes	40%	None	Yes
2	Amalgam and composite fillings (anterior restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations)	Excluding pre-molar and molar composite fillings, per tooth, per surface every 24 months	50%	None	Yes	40%	None	Yes
2	Pin retention of fillings	Multiple pins on the same tooth are allowable as one pin	50%	None	Yes	40%	None	Yes
2	Antibiotic injections administered by a dentist		50%	None	Yes	40%	None	Yes
2	Periodontic services, limited to: periodontal maintenance	Two per Calendar Year following surgery	50%	None	Yes	40%	None	Yes
2	Periodontic services, limited to: scaling and root planing	One per quadrant per 24 months from age 21	50%	None	Yes	40%	None	Yes
2	Periodontic services, limited to: occlusal adjustment performed with covered surgery		50%	None	Yes	40%	None	Yes
2	Periodontic services, limited to: occlusal guard (night guards)	One per 5 years within 6 months of osseous surgery	50%	None	Yes	40%	None	Yes
2	Periodontic services, limited to: scaling in presence of generalized moderate or severe gingival inflammation	Full mouth, after oral evaluation and in lieu of a covered D1120/D1110, limited to one per two years	50%	None	Yes	40%	None	Yes

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
3	Oral surgery, including postoperative care for: removal of teeth, including impacted teeth; extraction of tooth root; alveolectomy, alveoplasty and frenectomy; excision of pericoronal gingiva, exostosis or hyperplastic tissue and excision of oral tissue for biopsy; tooth reimplantation and/or stabilization; tooth transplantation; excision of a tumor or cyst and incision and drainage of an abscess or cyst; marsupialization of odontogenic cyst		0%	N/A	N/A	0%	N/A	N/A
3	Oral surgery, including postoperative care for: coronectomy, intentional partial tooth removal, impacted teeth only	One per tooth per lifetime	0%	N/A	N/A	0%	N/A	N/A
3	Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: root canal therapy	Not covered if pulp chamber was opened before effective date of coverage	0%	N/A	N/A	0%	N/A	N/A
3	Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: pulpotomy; apicoectomy		0%	N/A	N/A	0%	N/A	N/A
3	Endodontic treatment of disease of the tooth, pulp, root and related tissue, limited to: retrograde fillings	One per root per lifetime	0%	N/A	N/A	0%	N/A	N/A
3	Periodontic services, limited to: gingivectomy; osseous surgery including flap entry and closure		0%	N/A	N/A	0%	N/A	N/A
3	Periodontic services, limited to: pedicle or free soft tissue graft	One per site per lifetime	0%	N/A	N/A	0%	N/A	N/A
3	Periodontic services, limited to: Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit	One per lifetime	0%	N/A	N/A	0%	N/A	N/A
3	Study model	One per 36 months	0%	N/A	N/A	0%	N/A	N/A
3	Crown build-up for non-vital teeth		0%	N/A	N/A	0%	N/A	N/A
3	Recementing bridges, inlays, onlays and crowns	After first 12 months of insertion and per 12 months per tooth thereafter	0%	N/A	N/A	0%	N/A	N/A

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
3	Repair of dentures or fixed bridgework	One per 24 months	0%	N/A	N/A	0%	N/A	N/A
3	General anesthesia and analgesia, including intravenous sedation	Covered in conjunction with covered oral surgery, or periodontal surgery	0%	N/A	N/A	0%	N/A	N/A
3	Infiltration of sustained release therapeutic drug, per quadrant		0%	N/A	N/A	0%	N/A	N/A
3	Restoration services, limited to: cast metal, resin-based, gold or porcelain/ceramic inlay, onlay, and crown	Limited to a tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling	0%	N/A	N/A	0%	N/A	N/A
3	Restoration services, limited to: replacement of existing inlay, onlay, or crown	After 7 years of the restoration initially placed or last replaced	0%	N/A	N/A	0%	N/A	N/A
3	Restoration services, limited to: post and core	Covered in addition to a crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally	0%	N/A	N/A	0%	N/A	N/A
3	Scaling and debridement in the presence of inflammation or mucositis of a single implant, including cleaning of the implant surfaces, without flap entry and closure	One per two years	0%	N/A	N/A	0%	N/A	N/A
3	Prosthetic services, limited to: initial placement of removable dentures or fixed bridges		0%	N/A	N/A	0%	N/A	N/A
3	Prosthetic services, limited to: replacement of removable dentures or fixed bridges	That cannot be repaired after 7 years from the date of last placement	0%	N/A	N/A	0%	N/A	N/A
3	Prosthetic services, limited to: addition of teeth to existing partial denture		0%	N/A	N/A	0%	N/A	N/A
3	Prosthetic services, limited to: relining or rebasing of existing removable dentures	One per 24 months (only after 24 months from date of last placement)	0%	N/A	N/A	0%	N/A	N/A
4	Orthodontia Services Not Covered	Diagnostic services, active and retention treatment to include removable fixed appliance therapy and limited and comprehensive therapy	0%	N/A	N/A	0%	N/A	N/A

Plan Exclusions

Please refer to the section in your Individual Dental Policy titled "State-Specific Exclusions or Exceptions" for additional exclusions and/or exceptions to the following exclusions, if applicable

1. Services which are covered under worker's compensation or employer's liability laws.
2. Services which are not medically necessary for the patient's dental health.
3. Reconstructive, plastic, cosmetic, elective or aesthetic dentistry.
4. Oral surgery requiring the setting of fractures and dislocations.
5. Services with respect to malignancies, cysts or neoplasms, hereditary, congenital, mandibular prognathism or development malformations where such services should not be performed in a dental office.
6. Dispensing of drugs.
7. Hospitalization for any dental procedure.
8. Treatment required for conditions resulting while on active duty as a member of the armed forces of any nation or from war or acts of war, whether declared or undeclared.
9. Implant removal or the replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.
10. Diagnosis or treatment of Temporomandibular Disorder (TMD) syndromes, problems and/or occlusal disharmony.
11. Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth including third molars.
12. Services not listed as covered.
13. Implants and related services; replacement of lost, stolen or damaged prosthetic or orthodontic appliances; athletic mouthguards; precision or semi-precision attachments; denture duplication; sealants; periodontal splinting of teeth.
14. Services for increasing vertical dimension, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions.
15. Procedures that are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.
16. Treatment of cleft palate, malignancies or neoplasms.
17. Any service or supply rendered to replace a tooth lost prior to the effective date of coverage. This exclusion expires after 12 months of Member's continuous coverage under the plan.

The dental plan is underwritten by Dominion Dental Services, Inc. (hereinafter referred to as “Dominion”).



**Elite PPO Basic Kids (DE)
Coverage Schedule, Limitations and Exclusions for
Pediatric Services**

- Coverage continues through end of the year in which the Member turns 19 -

Service Class	Service Description	In-Network		Out-of-Network	
		Plan Pays	Waiting Period	Plan Pays ¹	Waiting Period
1	Diagnostic & Preventive Services	90%	None	80%	None
2	Basic Services	35%	None	20%	None
3	Major Services	25%	None	10%	None
4	Orthodontic Services	50%	None	0%	None
Annual Deductible		In-Network		Out-of-Network	
Single Child		\$100		\$100	
Two or More Children		\$200		\$200	
Applies To		Class 2 and Class 3		Class 2 and Class 3	
<ul style="list-style-type: none"> Each member must pay the deductible amount for dental services before the plan will begin to cover the member’s dental procedures. The deductible is combined for all applicable services for each calendar year per pediatric member - maximum \$200 for pediatric members. 					
Out-of-Pocket Maximums		In-Network		Out-of-Network	
Single Child		\$400		N/A	
Two or More Children		\$800		N/A	
<ul style="list-style-type: none"> The annual out-of-pocket maximum applies to all covered services for medically necessary treatment. 					
Out-of-Network Allowance		In-Network		Out-of-Network	
		N/A		MAC	
<ol style="list-style-type: none"> Unlike in-network (INN) providers that have agreed to negotiated fees for services, out-of-network (OON) providers have no contract with Dominion or Dominion’s leased dental networks. As such, OON providers set their own fees and Dominion only reimburses the member based on the established INN fee schedule, which is determined by the geographic area where the expenses are incurred. This means that if the OON provider’s fee is higher than Dominion’s INN fee schedule, the member will be billed the remaining balance to cover the OON provider’s fee. 					

- If course of treatment is to exceed \$300, prior review is required.

Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
1	Evaluations	One evaluation (D0120, D0145, D0150 or D0160) per six (6) months	90%	None	No	80%	None	No
1	Limited evaluation or re-evaluation, problem focused	One (D0140 or D0170) per twelve (12) months	90%	None	No	80%	None	No
1	Prophylaxis (D1110 or D1120)	One per six (6) months	90%	None	No	80%	None	No
1	Fluoride treatment	One per six (6) months	90%	None	No	80%	None	No
1	Bitewing x-rays	Four films per six (6) months	90%	None	No	80%	None	No
1	Periapical x-rays	Not on the same date of service as a panoramic radiograph	90%	None	No	80%	None	No
1	Full mouth x-ray or panoramic film	One per 36 months	90%	None	No	80%	None	No
1	Application of caries arresting medicament	One application per primary tooth is covered per lifetime	90%	None	No	80%	None	No
1	Space maintainer	One fixed space maintainer (D1510, D1516, D1517) per 5 years, per arch to age 14, to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment); recementation of space maintainer; removal of fixed space maintainer (cannot be billed by the provider or practice that placed the appliance); one distal shoe space maintainer (D1575), fixed, unilateral per lifetime.	90%	None	No	80%	None	No
1	Sealants	One per tooth per 60 months, to age 16 (limited to occlusal surfaces of posterior permanent teeth without restorations or decay)	90%	None	No	80%	None	No
1	Teledentistry, synchronous (D9995) or asynchronous (D9996)	Must be accompanied by a covered procedure	90%	None	No	80%	None	No
2	Amalgam and composite fillings	One per tooth per surface every 24 months (restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations); sedative fillings when not billed on the same day as a normal restoration	35%	None	Yes	20%	None	Yes
2	Pin retention of fillings	Multiple pins on the same tooth are allowable as one pin	35%	None	Yes	20%	None	Yes
2	Crown build-up	Coverage for non-vital teeth	35%	None	Yes	20%	None	Yes

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
2	Post and core	Coverage in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally	35%	None	Yes	20%	None	Yes
2	Prefabricated crowns	One per tooth, per 60 months	35%	None	Yes	20%	None	Yes
2	Temporary crowns for a fractured tooth		35%	None	Yes	20%	None	Yes
2	Palliative treatment of dental pain – per visit	Only if no services other than exam and x-rays were performed on the same date of service	35%	None	Yes	20%	None	Yes
2	General anesthesia and analgesic, including intravenous and nonintravenous sedation	Maximum of 60 minutes of services allowed (general anesthesia is not covered with procedure code D9230, D9239 or D9243; intravenous conscious sedation is not covered with procedure code D9222, D9223 or D9230; non-intravenous conscious sedation is not covered with procedure code D9222, D9223 or D9230; analgesia (nitrous oxide) is not covered with procedure code D9222, D9223, D9239 or D9243); requires a narrative of medical necessity be maintained in patient records	35%	None	Yes	20%	None	Yes
2	Occlusal guard	One per 24 months with covered surgery	35%	None	Yes	20%	None	Yes
2	Recent cast or prefabricated post and core, inlay, crown		35%	None	Yes	20%	None	Yes
2	Therapeutic parenteral drug administration	Note medication on claim	35%	None	Yes	20%	None	Yes
3	Oral surgery, including postoperative care for:	Removal of teeth except the surgical removal of 3rd molars	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Extraction of tooth root or partial tooth	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Alveolectomy, alveoplasty, frenectomy, frenuloplasty and vestibuloplasty, limited to ages 14-18	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Excision of pericoronary gingiva or hyperplastic tissue and excision of oral tissue for biopsy, limited to ages 14-18	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Tooth re-implantation and/or stabilization; tooth transplantation	25%	None	Yes	10%	None	Yes

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
3	Oral surgery, including postoperative care for:	Incision and drainage of an abscess or cyst, marsupialization of odontogenic cyst	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Biopsy of oral tissue (D7285, D7286)	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Mobilization of erupted or malpositioned tooth, covered for all teeth except 3rd molars	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Placement of device to facilitate eruption of impacted tooth (indicate if orthodontia related)	25%	None	Yes	10%	None	Yes
3	Oral surgery, including postoperative care for:	Sutures, limited to ages 14-18	25%	None	Yes	10%	None	Yes
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Root canal therapy, once per lifetime per permanent tooth; retreatment of previous root canal therapy, once per lifetime, not within 24 months when done by same dentist or dental office	25%	None	Yes	10%	None	Yes
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Pulpotomy and pulpal debridement; pulpal therapy and regeneration	25%	None	Yes	10%	None	Yes
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Apexification/recalcification (endodontists only), limited to ages 6-16; apicoectomy	25%	None	Yes	10%	None	Yes
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Retrograde fillings, per root, per lifetime	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Two periodontal cleanings following surgery per calendar year after definitive periodontal therapy	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	One (1) scaling and root planing per quadrant, per 24 months	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation and in lieu of a covered D1120/D1110, limited to once per two years	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Gingivectomy, once per quadrant, per 24 months	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Osseous surgery including flap entry and closure, once per quadrant, per 24 months	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Provisional splinting	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	One pedicle, free soft tissue, subepithelial connective tissue or double pedicle graft per site	25%	None	Yes	10%	None	Yes

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
3	Periodontic services, limited to:	Full mouth debridement to enable a comprehensive periodontal evaluation and diagnosis on a subsequent visit per 36 months	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Bone replacement graft	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Guided tissue regeneration (natural teeth - resorbable and non-resorbable barriers, per site) and biologic materials to aid in osseous tissue regeneration	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Mesial/distal wedge procedure, single tooth	25%	None	Yes	10%	None	Yes
3	Periodontic services, limited to:	Soft tissue allograft	25%	None	Yes	10%	None	Yes
3	Restoration services, limited to:	Cast metal, stainless steel, provisional, porcelain/ceramic, all ceramic and resin-based composite crown for teeth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling; one per 60 months from the original date of placement, per permanent tooth, per patient	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Initial placement of dentures	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Repair of dentures twice per year, and five total per 5 years	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Replacement of dentures that cannot be repaired after 5 years from the date of last placement	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Addition of teeth or clasp to existing partial denture	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	One relining of existing removable dentures; or rebonding or recementing fixed denture; per 24 months (only after 6 months from date of last placement, unless an immediate prosthesis replacing at least 3 teeth); reline of custom sleep apnea appliance (indirect)	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Construction and repair of bridges (replacement of a bridge that cannot be repaired), limited to once in 60 months	25%	None	Yes	10%	None	Yes

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Does a deductible apply?	Plan Pays	Waiting Period (Months)	Does a deductible apply?
3	Prosthetic services, limited to:	Obturator prosthesis and modification, mandibular resection prosthesis or trismus appliance	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Fluoride and/or topical medication carrier for patients undergoing radiation treatment	25%	None	Yes	10%	None	Yes
3	Prosthetic services, limited to:	Tissue conditioning (not covered when performed within 6 months of any denture)	25%	None	Yes	10%	None	Yes
3	Infiltration of sustained release therapeutic drug, per quadrant		25%	None	Yes	10%	None	Yes
4	*MEDICALLY NECESSARY* Orthodontia Services:	Diagnostic, active and retention treatment to include removable fixed appliance therapy and comprehensive therapy; Orthodontia services are only provided for severe, dysfunctional, handicapping malocclusion	50%	None	No	0%	N/A	N/A

Plan Exclusions

Please refer to the section in your Certificate of Coverage titled "State-Specific Exclusions" for additional exclusions, if applicable.

1. Services which are covered under worker's compensation or employer's liability laws.
2. Services which are not necessary for the patient's dental health as determined by the Plan.
3. Cosmetic, elective or aesthetic dentistry except as required due to accidental bodily injury to sound natural teeth as determined by the Plan.
4. Oral surgery requiring the setting of fractures or dislocations.
5. Services with respect to malignancies, cysts or neoplasms, hereditary, congenital, mandibular prognathism or development malformations where such services should not be performed in a dental office.
6. Dispensing of drugs.
7. Hospitalization for any dental procedure.
8. Treatment required for conditions resulting from major disaster, epidemic, war, acts of war, whether declared or undeclared, or while on active duty as a member of the armed forces of any nation.
9. Replacement due to loss or theft of prosthetic appliance.
10. Services related to the treatment of TMD (Temporomandibular Disorder).
11. Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth including third molars. The prophylactic removal of these teeth for medically necessary orthodontia services may be covered subject to review.
12. Services not listed as covered.
13. Replacement of dentures, inlays, onlays or crowns that can be repaired to normal function.
14. Services for increasing vertical dimension, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions except if the developmental malformation and/or congenital conditions cause severe, dysfunctional handicapping malocclusion that requires medically necessary orthodontia services.
15. Procedures, that in the opinion of the Plan, are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.
16. Treatment of cleft palate (if not treatable through orthodontics), malignancies or neoplasms.
17. Orthodontics is only covered if medically necessary as determined by the Plan. The Invisalign system and similar specialized braces are not a covered benefit. Patient co-insurance will apply to the routine orthodontic appliance portion of services only. Additional costs incurred will become the patient's responsibility.