



## A Better Path to Benefits



Dominion National recognizes that you're a unique individual and we've designed plans and programs that work for you. We seek a better way to serve you through customized plans and exceptional service so that you can focus on what makes you extraordinary and fulfilled.

## WE WORK FOR THE BENEFIT OF OUR MEMBERS, DELIVERING:

### EXTENSIVE NETWORKS<sup>2</sup>

Choice PPO network offers access to over 350,000 dentists nationally.<sup>1,3</sup>

Elite PPO and Elite ePPO networks provide unmatched flexibility and lower out-of-pocket costs.

Select Plan network is one of the largest in the Mid-Atlantic region.<sup>3,4</sup>

To find a participating provider, please visit **DominionNational.com**.

### SECURE ONLINE ACCESS

Access your digital ID card, find a provider and more through secure online resources.



#### MEMBER PORTAL

[DominionMembers.com](https://DominionMembers.com)



#### GO MOBILE COMMUNICATION SERVICE

Register at [DominionNational.com/go](https://DominionNational.com/go) or by calling 888.596.0716



#### LIVE CHAT SUPPORT

Visit [DominionNational.com](https://DominionNational.com) to chat with a live agent.



**TOLL-FREE, 24 HOUR ACCESS at 888.518.5338**

Eligibility and claim information are available for members, benefit administrators and dentists.

### VALUE-ADDED BENEFITS

#### HEARING DISCOUNT PROGRAM

[amplifonusa.com/dn](https://amplifonusa.com/dn)

Access to discounts on hearing aids and services.<sup>5</sup>

#### DIGIBITE TELEDENTISTRY APP

[DominionNational.com/teledentistry](https://DominionNational.com/teledentistry)

Receive a dental consultation without leaving your home or office!

#### Z DENTAL DISCOUNT

[Myzsonic.com/DN](https://Myzsonic.com/DN)

Access exclusive discounts on premium oral care products and accessories offered by Z Dental.

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](https://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”).



**Choice PPO Basic Kids (IL)  
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 <sup>1</sup>	Waiting Period
1	Diagnostic & Preventive Services	100%	None	80%	None
2	Basic Services	35%	None	20%	None
3	Major Services	25%	None	10%	None
4	Orthodontic Services	50%	None	30%	None
<b>Annual Deductible</b>		<b>In-Network</b>		<b>Out-of-Network</b>	
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"> <li>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. For two or more children, the total combined maximum deductible amount for all pediatric members is \$200 per Calendar Year at which point the deductible is waived for remaining pediatric members.</li> <li>The single child deductible amount must be met by one child prior to satisfying the two or more children deductible amount.</li> </ul>					
<b>Out-of-Pocket Maximum for In-Network Covered Services</b>					
Single Child		\$400			
Two or More Children		\$800			
<ul style="list-style-type: none"> <li>The annual Out-of-Pocket Maximum for In-Network Covered Services applies to all In-Network Covered Services.</li> <li>There is no annual Out-of-Pocket Maximum for Out-of-Network Covered Services. Member is responsible for all Coinsurance, Copayments, Deductibles, and other out-of-pocket expenses associated with all Out-of-Network Covered Services.</li> <li>The Single Child amount must be met by one child prior to satisfying the Two or More Children amount.</li> </ul>					
<b>Out-of-Network Allowance</b>		<b>In-Network</b>		<b>Out-of-Network</b>	
		N/A		MAC	
<p>1. 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.</p>					

- If course of treatment is to exceed \$300, pre-authorization 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)	Deductible Amount	Plan Pays	Waiting Period (Months)	Deductible Amount
1	Evaluations	One evaluation every six (6) months per dentist in an office setting. One evaluation every twelve (12) months per dentist in a school setting	100%	None	\$0	80%	None	\$0
1	Comprehensive oral evaluation	One evaluation per 36 months	100%	None	\$0	80%	None	\$0
1	Limited oral evaluation - problem focused or emergency oral evaluation	One per day per provider or location	100%	None	\$0	80%	None	\$0
1	Prophylaxis/cleaning	One per six (6) months	100%	None	\$0	80%	None	\$0
1	Fluoride treatment, topical application	One per twelve (12) months	100%	None	\$0	80%	None	\$0
1	Biteewing x-rays	Limited to either a maximum of four biteewing images or a set (seven - eight images) of vertical biteewings, in one visit, once per twelve (12) months	100%	None	\$0	80%	None	\$0
1	Periapical x-rays	Not on the same date of service as a panoramic radiograph	100%	None	\$0	80%	None	\$0
1	Full mouth complete series or panoramic radiographic image	One per three (3) years	100%	None	\$0	80%	None	\$0
1	Space maintainer	Space maintainer 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; one bilateral per arch or one unilateral per quadrant, per six (6) months; includes all adjustments in the first six (6) months after insertion	100%	None	\$0	80%	None	\$0
1	Sealants or preventive resin restoration	One per tooth per lifetime (limited to occlusal surfaces of permanent molar teeth without restorations or decay)	100%	None	\$0	80%	None	\$0
1	Teledentistry, synchronous (D9995) or asynchronous (D9996)	Must be accompanied by a covered procedure	100%	None	\$0	80%	None	\$0
2	Amalgam and composite fillings	Restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations; replacement of existing restorations will only be covered if at least 12 months have passed since the previous restoration was placed	35%	None	\$100	20%	None	\$100
2	Pin retention of fillings	Pin retention per tooth in addition to restoration	35%	None	\$100	20%	None	\$100

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Deductible Amount	Plan Pays	Waiting Period (Months)	Deductible Amount
2	Crown build-up for non-vital teeth	Only when done in conjunction with a covered crown or bridge and only when necessitated by substantial loss of natural tooth structure	35%	None	\$100	20%	None	\$100
2	Cast and prefabricated post and core	Only when done in conjunction with a covered unit of crown or bridge and only when necessitated by substantial loss of natural tooth structure	35%	None	\$100	20%	None	\$100
2	Protective restoration (sedative filling)		35%	None	\$100	20%	None	\$100
2	Prefabricated resin, resin composite, and stainless steel crown	Once per tooth, per 60 months	35%	None	\$100	20%	None	\$100
2	Emergency palliative treatment	Only if no services other than exam and x-rays were performed on the same date of service, limited one visit per day per provider/location	35%	None	\$100	20%	None	\$100
2	General anesthesia, including intravenous conscious sedation, non-intravenous conscious sedation or inhalation sedation, and nitrous oxide		35%	None	\$100	20%	None	\$100
2	Recement cast or prefabricated post and core, inlay, crown		35%	None	\$100	20%	None	\$100
2	Therapeutic parenteral drug administration		35%	None	\$100	20%	None	\$100
2	Diagnostic casts		35%	None	\$100	20%	None	\$100
3	Oral surgery, including postoperative care for:	Removal of teeth, including impacted teeth; extraction of tooth root; alveoplasty (per quadrant); excision of pericoronal gingiva; removal of exostosis; incision and drainage of an abscess or cyst; surgical access of an unerupted tooth; placement of device to facilitate eruption of impacted tooth	25%	None	\$100	10%	None	\$100
3	Oral surgery, including postoperative care for:	Tooth re-implantation and/or stabilization; tooth transplantation	25%	None	\$100	10%	None	\$100
3	Oral surgery, including postoperative care for:	Bone replacement graft for ridge preservation	25%	None	\$100	10%	None	\$100
3	Oral surgery, including postoperative care for:	Buccal/labial and lingual frenectomy, frenuloplasty	25%	None	\$100	10%	None	\$100
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Root canal therapy; retreatment of previous root canal therapy, once per tooth	25%	None	\$100	10%	None	\$100
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Pulp caps; pulpotomy (only when root canal therapy is not the definitive treatment) and pulpal debridement; root amputation	25%	None	\$100	10%	None	\$100

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Deductible Amount	Plan Pays	Waiting Period (Months)	Deductible Amount
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Pulpal therapy, limited to primary teeth only	25%	None	\$100	10%	None	\$100
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Apexification/recalcification for permanent and primary teeth, limited to maximum three (3) visits; apicoectomy/periradicular surgery, limited to once per root	25%	None	\$100	10%	None	\$100
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Surgical exposure of root and surgical repair of root resorption	25%	None	\$100	10%	None	\$100
3	Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:	Retrograde fillings, limited to once per root	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Periodontal maintenance	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Scaling and root planing, once per 24 months per quadrant	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Gingivectomy or gingivoplasty, once per 24 months	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Gingival flap procedure, including scaling and root planing, once per 24 months per quadrant	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Osseous surgery including flap entry and closure and scaling and root planing, once per 24 months per quadrant	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	One pedicle or free soft tissue graft; subepithelial connective tissue graft	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Full mouth debridement, once per six (6) months	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Provisional splinting - intracoronal and extracoronal	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Bone replacement graft	25%	None	\$100	10%	None	\$100
3	Periodontic services, limited to:	Distal or proximal wedge procedure, not in conjunction with osseous surgery	25%	None	\$100	10%	None	\$100
3	Crowns, limited to:	One of (D2740, D2750, D2751, D2752, D2790, D2791, D2792, D2931) per 60 month per patient per tooth. Limited to permanent teeth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling	25%	None	\$100	10%	None	\$100

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Deductible Amount	Plan Pays	Waiting Period (Months)	Deductible Amount
3	Restoration services, limited to:	Inlay and onlay for tooth 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	\$100	10%	None	\$100
3	Restoration services, limited to:	Crown, inlay, and onlay repair	25%	None	\$100	10%	None	\$100
3	Removable prosthodontic services, limited to:	Initial placement of complete or partial dentures (upper and lower); repair and adjustment of complete or partial dentures (upper and lower), limited to adjustments that are done more than six (6) months after a rebase, reline, or initial insertion of the denture; addition of teeth or clasp to existing partial denture	25%	None	\$100	10%	None	\$100
3	Removable prosthodontic services, limited to:	Replacement of complete or partial dentures (upper and lower) that cannot be repaired after 5 years from the date of last placement	25%	None	\$100	10%	None	\$100
3	Removable prosthodontic services, limited to:	Denture reline, complete or partial denture, limited to once per denture per 24 months. Denture rebases done within 12 months are considered to be part of the denture placement when the reline is done by the Dentist who furnished the denture. Limited to rebase done more than 12 months after the insertion of the denture.	25%	None	\$100	10%	None	\$100
3	Maxillofacial prosthetic services, limited to:	Services that repair or replace facial and skeletal anomalies, maxillofacial surgery, orthognathic surgery or any oral surgery requiring the setting of a fracture or dislocation; that is incidental to or results from a medical condition and requires a narrative of medical necessity	25%	None	\$100	10%	None	\$100
3	Fixed prosthetic services, limited to:	Recementing or repairing fixed partial denture, by report	25%	None	\$100	10%	None	\$100
3	Fixed 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	\$100	10%	None	\$100
3	Infiltration of sustained release therapeutic drug, per quadrant		25%	None	\$100	10%	None	\$100

Service Class	Service Description	Service Limitation	In-Network			Out-of-Network		
			Plan Pays	Waiting Period (Months)	Deductible Amount	Plan Pays	Waiting Period (Months)	Deductible Amount
4	*MEDICALLY NECESSARY* Orthodontia Services:	Diagnostic, active and retention treatment to include removable fixed appliance therapy, limited, interceptive or comprehensive therapy; Orthodontia services are only provided for severe, dysfunctional, handicapping malocclusion. Coverage limited to children meeting or exceeding a score of 42 from the Modified Salzmann Index or meeting criteria for medical necessity.	50%	None	\$0	30%	None	\$0

### Plan Exclusions

The plan excludes and will not reimburse for the following services or charges:

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.
14. Services for increasing vertical dimension or replacing tooth structure lost by attrition.
15. Services for correcting developmental malformations and/or congenital conditions.
16. 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.
17. Treatment of cleft palate, malignancies or neoplasms.
18. 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.