



## Dental Insurance

### Orthodontic Rider 2

For Hospitality Industry Health Insurance Trust member employees

#### How the Plan Works

- Eligibility Requirement**  
 If you are a full-time active Employee of a participating employers of the policyholder working a minimum of 20-30 hours per week as required by your employer, and add the Orthodontic Rider with your dental plan, you will be covered with these benefits.
- Who pays for the coverage?**  
 Your employer determines who will pay for Dental Insurance premiums. If you are covering the cost, those premiums will be by you, the employee through payroll deduction.
- Dependent Eligibility Requirement**  
 Dependents must be a Legal spouse, Non-State Registered Domestic Partners, and or child(ren) of the covered employee to be eligible for coverage. Children are covered up to age 19 for Orthodontia services.
- LifeMap Network**  
 We utilize one of the largest dental networks in the region, so your choice of dentists is vast.

#### Benefits Summary

Plan Benefits		
Lifetime Orthodontia Maximum (Children under age 19 only)	\$1,500 per member	
Coinsurance (Percentage of the allowed amount the plan pays) <small>*Out of Network services will be processed using the 90<sup>th</sup> percentile UCR</small>		
	In-Network	Out of Network*
Class D (Ortho)	50%*	
Benefit Waiting Periods		
	Initial Enrollment	Late Enrollment
Orthodontia	12 Months	24 Months

#### Covered Services

- Initial orthodontic exam, study models and x-rays that may be needed to complete a treatment plan.
- The initial and subsequent installations of orthodontic appliances and all non-surgical orthodontic treatments concerned with the reduction or elimination of an existing malocclusion, subject to the approval of a treatment plan.
- If treatment stops before the end of the prescribed treatment period, benefits will end on the last day of the month during which the treatment was discontinued.
- We will credit newly eligible Employees if they had orthodontia coverage immediately before coverage begins under this Policy with time served toward the Benefit Waiting Period shown above.

LifeMapCo.com  
1 (800) 794-5390

*This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.*

© 2017. LifeMap Assurance Company, all rights reserved.