



## Dental Insurance Plan

### Option 3

For Hospitality Industry Health Insurance Trust member employees

#### How the Plan Works

Group Dental Coverage helps ensure you and your family get the preventive care you need for your teeth. Plus, you'll save money in the long run.

- 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, 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 26 for Preventive, Basic & Major Services.
- LifeMap Network**  
 We utilize one of the largest dental networks in the region, so your choice of dentists is vast.

**LifeMapCo.com**  
**1 (800) 794-5390**

#### Benefits Summary

Plan Benefits		
Deductible (per calendar year)	\$50 per member \$150 per family	
Calendar Year Maximum Benefit	\$2,000 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 A (Preventive)	100%* (deductible waived)	
Class B (Basic)	90%*	
Class C (Major)	50%*	
Benefit Waiting Periods		
	Initial Enrollment	Late Enrollment
Class A Services	0 Months	3 Months
Class B Services	0 Months	6 Months
Class C Services	6 Months	12 Months
Plan Features		
Class A (Preventive) Services	<ul style="list-style-type: none"> <li>Oral Exams</li> <li>Dental Cleanings</li> <li>Fluoride Treatment</li> <li>Space Maintainers</li> <li>Intraoral Bitewing, Periapical and Occlusal X-rays</li> <li>Complete and Panoramic X-Rays</li> <li>Sealants and Preventive Resin</li> </ul>	
Class B (Basic) Services	<ul style="list-style-type: none"> <li>Fillings</li> <li>Emergency Treatment</li> <li>General Anesthesia</li> <li>Oral Surgery</li> <li>Periodontic Treatment, including Scaling and Root Planing and Periodontal Surgery</li> <li>Endodontic Treatment, including Root Canals and Pulp Capping</li> </ul>	
Class C (Major) Services	<ul style="list-style-type: none"> <li>Crowns, Inlays, and Onlays</li> <li>Crown Build-ups/ Core and Post</li> <li>Fixed Bridges</li> <li>Implants</li> <li>Dentures</li> <li>Tissue Conditioning</li> </ul>	

*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.



## Limitations & Exclusions

- Aesthetic Dental Procedures
- Antimicrobial Agents
- Benefits Not Stated
- Collection of Cultures and Specimens
- Connector Bar or Stress Breaker
- Cosmetic/Reconstructive Services and Supplies
- Desensitizing
- Diagnostic Casts or Study Models
- Duplicate X-Rays
- Experimental/Investigational
- Facility Charges
- Fees, Taxes, Interest, etc.
- Fractures of the Mandible
- Gold Foil Restorations
- Home Visits
- Medication and Supply Charges
- Military Service-Related Conditions
- Motor Vehicle Coverage and Other Insurance Liability
- Nitrous Oxide
- Non-Direct Patient Care
- Occlusal Treatment
- Oral Hygiene Instructions
- Orthodontic Dental Services
- Personal Comfort Items
- Photographic Images
- Pin Retention in Addition to Restoration
- Precision Attachments
- Prosthesis Services
- Provisional Splinting
- Riot, Rebellion, War and Illegal Acts
- Self-Help, Non Dental Self-Care, Training, or Instructional Programs
- Separate Charges
- Services and Supplies Provided by a Member of your Immediate Family
- Services Performed in a Laboratory
- Services connected to teeth that were missing prior to this Policy's effective date.
- Surgical Procedures
- Temporomandibular Joint (TMJ) Dysfunction Treatment Services
- Third Party Liability
- Tooth Transplantation Services
- Travel and Transportation Expenses
- Treatment, Procedures, Techniques or Therapies Outside Generally Accepted Dental Care Practices.
- Treatment started prior to the Member's Effective Date
- Work-Related Conditions

**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.