



Dental Insurance TMJ Rider

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 TMJ 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.

LifeMapCo.com
1 (800) 794-5390

Benefits Summary

Plan Benefits		
Per Calendar Year TMJ Maximum	\$1,000 per Member	
Lifetime TMJ Maximum	\$5,000 per member	
Coinsurance (Percentage of the allowed amount the plan pays) <small>*Out of Network services will be processed using the 90th percentile UCR</small>		
	In-Network	Out of Network*
TMJ Services	50%*	
Benefit Waiting Periods		
	Initial Enrollment	Late Enrollment
Orthodontia	6 Months	12 Months

Covered Services

Temporomandibular joint disorder (TMJ) services that are:

- reasonable and appropriate for the treatment of a disorder of the TMJ, under all the factual circumstances of the case;
- effective for the control or elimination of one or more of the following, caused by a TMJ disorder: pain, infection, disease, difficulty in speaking or difficulty in chewing or swallowing food;
- recognized as effective, according to the professional standards of good dental practice; and
- not Experimental or Investigational or primarily for Cosmetic purposes

We cover dental office treatment of TMJ disorders which are characterized by one or more of the following:

- an abnormal range of motion or limitation of motion of the TMJ;
- arthritic problems with the TMJ;
- internal derangement of the TMJ; and/or
- pain in the musculature associated with the TMJ

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.

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