

## SDC's Features and Highlights

### No waiting periods

Covered services may be considered for benefit as soon as you come onto the plan.

### No missing tooth provision

Covers services for replacement of missing teeth.

### Online Dentist Directory

Visit [www.superiordental.com](http://www.superiordental.com) and click on the "Find A Dentist" icon.

### Member Services hours

7:30-5:00 Monday through Friday.

### Largest Regional Network of Dentists and Specialists

Each year SDC adds hundreds of dentists and specialists to our network. With this vast selection, you're sure to find one close to home, work or school.

## Dental Benefit List of Covered Services:

## PREVENTIVE SERVICES

### **Oral Evaluations**

*two per contract period*

### **Prophylaxis** (cleaning)

*two per contract period*

### **Topical Application of Fluoride**

*one treatment per contract period for children under age 15*

### **Bitewing X-rays**

*up to four Bitewings per contract period*

### **Full Mouth X-rays or Panoramic Survey**

*once in five years*

### **Intraoral Periapical X-rays**

*three per contract period*

### **Minor Emergency Treatment**

for the relief of pain, bleeding or swelling, but not the cure of the disease

### **Sealants** (Posterior permanent teeth only)

*once per lifetime per tooth for children under age 15*

### **Space Maintainers**

*once per lifetime per area for children under age 19*

## BASIC SERVICES

### **Specialist Examinations**

*once per contract period for endodontics, periodontics, or oral surgery*

### **Oral Surgery** (Includes local anesthesia and routine postoperative care.)

Extractions

Removal of Periapical and Follicular Cysts

Intraoral Incision and Drainage

Exposure of Tooth to Aid Eruption

Frenectomy

General Anesthesia or IV Sedation - when provided in connection with oral surgery (excluding simple extractions)

Alveoplasty, Vestibuloplasty

*once in eight years*

Removal of Exostosis or Tori

### **Endodontics** (Includes local anesthesia, x-rays and routine postoperative care.)

Root Canal Treatment

*once in three years per tooth*

Surgical Endodontics

*once per lifetime per tooth*

### **Restorative** (Includes local anesthesia)

Restorations (amalgam and composite) - to restore teeth damaged by decay or traumatic injury.

*once in three years per surface*

Sedative Filling

*once in three years per tooth*

Pins

*once in three years per tooth*

Prefabricated Crowns

*replaceable after three years in existence*

Recementation (onlays, crowns and bridges)

*once in two years*

### **Repairs** (Includes repairs to crowns, bridges, and complete or partial dentures.)

*once in two years*

### **Periodontics/Surgical Periodontics** (Includes local anesthesia and postoperative care.)

Periodontal Scaling and Root Planing

*each quadrant once in two years*

Periodontal Maintenance (root planing followed by osseous surgery is a single course of treatment)

*eligible twice within two years during a course of full mouth periodontal treatment*

Complete Occlusal Adjustment

*once in two years following periodontal surgery*

Gingivectomy

*each quadrant/area once in two years*

Gingival Grafts

*each quadrant/area once in two years*

Osseous Surgery

*each quadrant/area once in two years*

### **Brush Biopsy**

## MAJOR SERVICES

### **Prosthodontics**

Bridge Abutments (See Crowns and Onlays)

*replaceable after eight years in existence*

Pontics (See Crowns and Onlays)

*replaceable after eight years in existence*

Removable Partial Dentures

*replaceable after eight years in existence*

Complete Dentures

*replaceable after eight years in existence*

Rebasing

*replaceable after eight years in existence*

Relining

*once in three years*

**Crowns and Onlays** (Treatment for decay or traumatic injury and when teeth cannot be restored with a filling material or when the tooth is an abutment. Applies interchangeably to onlays, crowns, abutments, and pontics for the same tooth.)

Crowns

*once in eight years on the same tooth and replaceable after eight years in existence*

Onlays

*once in eight years on the same tooth and replaceable after eight years in existence*

Post and Core

*once in eight years on the same tooth and replaceable after eight years in existence*

### **Implants**

*once per lifetime per tooth*

Surgical placement of implant

Implant supported prosthetics

Repair of an implant

Removal of an implant

## ORTHODONTIC SERVICES

Superior Dental Care's (SDC) orthodontia benefits are limited to members under 20 years of age. Coverage includes orthodontic procedures under a "Treatment Plan" that has been evaluated through a pre-determination of benefits by SDC. The dentist providing this service must supply SDC with films and study models upon request.

The one-time Record/Diagnosis fee shall consist of the initial exam, diagnosis and consultation, x-rays, and study models. This fee can be submitted for payment separately from the treatment plan and will apply to the member's lifetime maximum. Payments for orthodontic treatment will be made monthly beginning after the first month of treatment, and continue for the estimated duration of the treatment plan, as long as the patient is a member of SDC and in active treatment. Patients in retention are not covered.

For orthodontic treatment in progress at the time of eligibility, SDC will review the initial estimate of treatment months and total cost to determine benefit eligibility. This calculation will be based on the appropriate plan percentage, up to the plan's allowable orthodontic lifetime maximum, and for the remaining months of estimated treatment. Benefits will automatically terminate when the patient ceases to be eligible.

## Exclusions

The following items are not covered under SDC dental plans unless your plan indicates otherwise on the reverse side of this document.

1. Services performed for cosmetic reasons, including personalization or characterization of dentures
2. Services or supplies that are considered experimental according to standard dental practice
3. Services or procedures started prior to the effective date of coverage. Prosthetic devices and crowns will not be covered if impressions are taken before the effective date of coverage
4. Services or procedures completed after the date of termination, unless stated elsewhere in this certificate
5. Missed appointment charge
6. Replacement of lost or stolen prosthetic devices unless it is after the limitation date
7. Analgesics or other drugs and prescriptions
8. Hospital related charges
9. Appliances or restorations, other than full dentures, for the primary purpose of increasing vertical dimension or restoring occlusion
10. Any restoration done for reasons of erosion, abrasion, and/or wear
11. Veneers
12. Inlays and related services
13. Crown lengthening
14. Services for educational purposes
15. Splinting
16. Services covered under Workers Compensation, Federal or State agencies
17. Services performed by other than a licensed dentist, except for legally delegated services to a licensed dental hygienist or licensed expanded functions auxiliary
18. Surgery, treatment and x-rays for Craniomandibular disorders (TMJ)
19. Orthognathic surgery
20. Crowns or Onlays for teeth where there is no opposing tooth
21. Laboratory charges
22. Services performed on a tooth with poor prognosis
23. Coverage for permanent crowns and prosthetics for members under the age of 17
24. Services performed for which no payment would normally be required
25. Temporary/Provisional Services
26. Pre-Orthodontic extractions; but, only when the selected plan includes no orthodontic benefits.
27. Implants and related services
28. Appliances or devices such as occlusal guards, bite planes, tongue thrust, etc. used for the primary purpose of correcting harmful habits such as: grinding or clenching of teeth, tongue thrust, or thumb sucking, etc.

## General SDC Information

Warning: If you or your family members are covered by more than one healthcare plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

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Sealants & Space Maintainers in Preventive, Perio, All Oral Surgery & Brush Biopsy in Basic, Implants in Major

## Pre-determination of Benefits

Pre-determination of Benefits is necessary if services are for \$400.00 or more or for periodontal services. Alternate benefits may be received when there is more than one acceptable course of treatment. In this situation, SDC will provide benefits based on the least expensive, professionally accepted treatment. If you and your dentist choose a more expensive treatment, the additional cost will be your responsibility. All services are subject to the policies and procedures of SDC.

## Coordination of Benefits

SDC coordinates benefits with other carriers and with other SDC plans. SDC follows the rules established by state law for Coordination of Benefits to decide which plan pays first. SDC's payment is based on the type of plan and the amount the other plan has benefited. The objective is to make sure the combined payments of all plans are no more than your actual bills. The birthday rule applies for covered dependents – whichever parent's birthday comes first in the calendar year is considered the primary carrier. If a divorce has occurred, the plan follows the divorce decree.

## Coinsurance

Coinsurance is the out-of-pocket expenses that are directly payable by an Enrolled Member to the dentist. The Coinsurance is based on a percentage of the Allowable Amount assigned to eligible services. The Coinsurance is calculated after the Deductible and/or Copay has been assessed, if applicable.

## Evidence of Coverage

Your Evidence of Coverage is on file with your employer or you may call our office to request a copy. Additional access is provided on our website at: [www.superiordental.com](http://www.superiordental.com) under the Members tab and in the Member Support page as well as in Superior Direct Connect, your online resource and account management tool. Important information addressed in the Evidence of Coverage includes: claims appeal procedures, exclusions, coordination of benefit rules, contact information for SDC's Member Services Team, for State Departments of Insurance, for State Dental Associations and more. Access to SDC's Notice of Privacy Practices is also provided at the **Member Support Center**.

## Claim Submission

All claims must be submitted and resolved within one year from the date of service to be considered for payment, regardless of enrollment status.

## SDC'S DENTAL PLAN ADD-ON'S

**SDC offers two special bonus features at no additional charge!**

### SMILERIDER™

Dentists who participate in our Smilerider program offer a 15% discount for elective services such as teeth whitening, veneers, bonding and porcelain facings. This discount comes with the SDC dental plan at no additional charge.

### EyeMed Vision Care®

SDC offers a vision discount plan through EyeMed Vision Care at [www.evemedvisioncare.com](http://www.evemedvisioncare.com). This program offers significant savings and there are no limitations on the frequency of use. Be sure to mention you are a member of Superior Dental Care.

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The Dental Benefit Innovators  
[www.superiordental.com](http://www.superiordental.com)

## Schedule of Benefits Plan #1017

	In Network	Out of Network
<b>Preventive</b>	<b>100%</b>	<b>100%</b>
<b>Basic</b>	<b>80%</b>	<b>80%</b>
<b>Major</b>	<b>50%</b>	<b>50%</b>
<b>Contract Maximum</b>	<b>\$1,500.00</b>	<b>\$1,500.00</b>
<b>Deductible</b>	<b>\$25/\$75</b>	<b>\$25/\$75</b>
<i>(applies to Basic and Major services)</i>		
<b>Orthodontia</b>	<b>50%</b>	<b>50%</b>
<b>Lifetime Ortho Max</b>	<b>\$1,250.00</b>	<b>\$1,250.00</b>
<b>Copay</b>	<b>None</b>	<b>None</b>
<i>(applies to eligible oral evaluations)</i>		

**Contract Period** – The defined time during which your benefits will apply. This is typically a 12 month period of time; however please check with your employer to be sure.

**Contract Maximum** – The amount of dental expenses allotted to each member per Contract Period. Each new contract period, a fresh Contract Maximum is granted per member.

**Deductible** – The amount of dental expense, which you are responsible to pay before SDC begins calculations of benefits. Deductibles follow the contract period and have individual and family maximums.

**Lifetime Ortho Maximum** – The amount of orthodontia benefit, per member per lifetime, while enrolled with SDC. Any orthodontia payments made by SDC accumulate over time, are applied toward the Lifetime Maximum, and do not refresh. The orthodontia Lifetime Maximum is separate from the Contract Maximum.

**Copay** - This amount is applied to eligible oral evaluations in the Preventive Category only and is to be paid per Covered Person per occurrence, at the time of the visit.

### Service Area and Participating Dentists

SDC is currently licensed in Ohio, Kentucky and Indiana which represent SDC's service area. **SDC Preferred Plan members are encouraged to seek service from a Participating Dentist or Specialist in our Preferred Plan network.** You may access our directory of participating dentists on our website [www.superiordental.com](http://www.superiordental.com). All of our dentists undergo a stringent credentialing process and are recredentialed every 3 years. This means that our members are assured the highest quality of care and the greatest protection when staying within our network. Participating dentists are prohibited from collecting any amount over the Coinsurance and SDC's reimbursement. **Enrolled members seeking care from a non-participating dentist will be responsible for the payment to that dentist** and may be required to pay any amount over the Coinsurance and SDC's reimbursement, otherwise known as the 'Balance Bill'.