

BENEFIT SUMMARY

DENTAQUEST® PPO INDIVIDUAL FAMILY HIGH

DentaQuest: More Choices, More Value

Everyone deserves quality, affordable oral health care. All DentaQuest plans cover preventive care at no cost to members. That's just one reason why more than 30 million people trust their care to DentaQuest. The coverage summary shown below provides detailed information on your DentaQuest Personal Dental plan.

This plan is available on the Federally Facilitated Marketplace (FFM) in the following states: AZ, FL, GA, IL, IN, LA, MO, OH, PA, TN, TX, VA.

Coverage Summary

Coverage type	Calendar year deductible	DentaQuest will pay
Diagnostic and preventive services	None	100%
Restorative and other basic services	\$50 per covered individual/\$150 per family	80%
Complex dental services	\$50 per covered individual/\$150 per family	50%
Orthodontics (under age 19)	None	50% under 19, no coverage 19 and older

What is the waiting period for services?

For Covered Individuals age 19 and older, Restorative and other Basic Services are subject to a six (6) month waiting period. Complex Dental Services are subject to a twelve (12) month waiting period.

Note: DentaQuest will pay the same percentage of the allowable charges for covered services received in and out of network. If you choose to see a non-contracting dentist (out of network), you will be responsible for the difference between the plan's allowable charges (what contracting dentists receive for payment from DentaQuest) and the dentist's usual and customary fees (what the dentist charges cash-paying patients).

Is there an out-of-pocket maximum?

For covered individuals under 19, the maximum out of pocket expense is \$350 for each calendar year. The maximum family out of pocket expense is \$700 for each calendar year.

What are my annual limits and maximums?

For covered individuals 19 and over, the total benefits are limited to a maximum of \$1,500 for each calendar year.

Do I have out of network coverage?

Yes, DentaQuest will pay the same percentage for covered services received in and out of network. But if you choose to see a non-contracting dentist (out of network), you will be responsible for the difference between the plan's allowable charges (what contracting dentists receive for payment from DentaQuest) and the dentist's usual and customary fees (what the dentist charges cash-paying patients). This means you'll save more by receiving care from a contracting dentist.

Category / Procedure	Benefit limits	DentaQuest will pay
Diagnostic		
Comprehensive oral exam	Under age 19 – once every 6 months Age 19 and over – once every 60 months	100%
Periodic oral exam	Once every six months	100%
Full mouth X-rays	Once every 60 months	100%
Bitewing X-rays	Once every six months	100%
Single tooth X-rays	As needed	100%
Study models and casts	Under age 19 – Once every 60 months	100%
Preventive		
Routine cleaning	Once every six months	100%
Fluoride varnish application	Under age 19 – Two every 12 months	100%
Topical fluoride treatment	Under age 19 – Two every 12 months	100%
Space maintainers	Only for children under age 19 and not for the replacement of primary or permanent front teeth	100%
Sealants	Under age 19 – One sealant per tooth every 36 months	100%
Restorative		
Silver fillings	Covered	80%
White fillings (front teeth)	Covered	80%
Temporary fillings	Once per tooth	80%
Stainless steel crowns	Under age 19 – One per tooth in 60 months	80%
Major Restorative		
Crowns	When teeth cannot be restored with fillings	50%
Replacement crowns	Once every 60 months	50%
Implants	Under age 19 – covered Age 19 and over – not covered	50%
Endodontics		
Root canal treatment	Covered	50%
Vital pulpotomy	Limited to baby teeth	50%
Periodontics		
Periodontal cleaning	Under age 19 – Four in 12 months Age 19 and older – One per 3 months	80%
Scaling and root planing	Subject to periodontal guidelines	50%
Periodontal surgery	Must meet periodontal guidelines	50%
Dentures and Bridges		
Complete or partial dentures	Once every 60 months	50%
Fixed bridges	Once every 60 months	50%
Replacement dentures or fixed bridges	If they cannot be made serviceable once every 60 months	50%
Rebase or reline dentures	Once every 36 months	80%
Repair of dentures or fixed bridges	Once every 12 months	80%
Adding teeth to existing dentures	Covered	80%
Recementing fixed bridges	Once every 12 months	80%
Oral surgery		
Simple extractions	Covered	80%

Category / Procedure	Benefit limits	DentaQuest will pay
Surgical extractions	Under 19 – Covered Age 19 and over – Covered	80% 50%
Orthodontics		
Orthodontia	Under age 19 – When medically necessary	50%
Emergency dental care		
Minor treatment - pain relief	Under age 19 – Covered Age 19 and older – Covered	100% 80%
Anesthesia		
General anesthesia	Allowed with covered surgical services only	80%

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Individual Dental Plan Policy, which is available at www.dentaquest.com/personal. If you receive a treatment after you have exhausted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than DentaQuest's negotiated rate.

Your Plan is administered by
DentaQuest National Insurance Company, Inc.

DentaQuest.com

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DentaQuest
a Sun Life company