



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

This Schedule of Benefits does not explain all benefits in detail. For a complete explanation of Your benefits, you should read Your entire Policy.

THIS PLAN UTILIZES A PROVIDER NETWORK

This plan uses a Provider Network to provide Covered Health Services to You, which means You will have less out-of-pocket expenses if You receive care from In-Network or Participating Providers.

You can review our provider network online at www.brighthealthcare.com, or You can contact Bright HealthCare Customer Service at (855) 827-4448 to locate a provider or request a paper copy of the provider directory.

Deductible

A Deductible is the amount that a Covered Person must pay before Bright HealthCare pays any benefits for Covered Health Services. The Deductible amount does not include Coinsurance, Copayment, or non-covered charges.

Copayment

Copayments are the charges stated as a set dollar amount that You are required to pay for certain Covered Health Services. Copayment amounts accumulate towards Your Out-of-Pocket Maximum.

Coinsurance

Coinsurance is the percentage of any Allowed Amount that You are required to pay for certain Covered Health Services. Coinsurance amounts accumulate towards Your Out-of-Pocket Maximum.

Out-of-Pocket Maximum

The Out-of-Pocket Maximum is the maximum amount of Deductible, Coinsurance, or Copayments You pay in a calendar year. All Deductible, Copayment and Coinsurance payments for In-Network Covered Health Services will apply to the Out-of-Pocket Maximum. Once the Out-of-Pocket Maximum has been met for a Covered Person, the Covered Person will have no further obligation to pay Deductible, Copayment or Coinsurance amounts for Covered Health Services received from a participating Bright HealthCare Provider for the remainder of the Calendar Year.

For policies with two or more people, each Covered Person's Individual Out-of-Pocket Maximum applies to the Family Out-of-Pocket Maximum. Once a Covered Person has met his or her Out-of-Pocket Maximum, the Covered Person will have no further obligation to pay charges for In-Network Covered Health Services for the remainder of the Calendar Year. Once two (2) or more people's combined Out-of-Pocket expenses reach the Family Out-of-Pocket Maximum, Covered Persons under the Family policy will have no further obligation to pay charges for In-Network Covered Health Services.

Limitations/Exclusions

Some limitations are listed in this Schedule of Benefits. Refer to Your policy for a more comprehensive listing and description of services or items that are limited or excluded from covered by the Plan.

| General Cost Share & Features | In Network | Non Network |
|--|--|--------------------|
| Deductible: Per Plan Year - Medical | \$0/Individual; \$0/Family | Not Covered |
| Out-of-Pocket Maximum: - Per Plan Year | \$6,500/Individual; \$13,000/Family | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|-------------------------|----------------|-------------|
| Allergy Services | | |
| Physician Services | \$40 per Visit | Not Covered |
| Allergy Testing | 20% | Not Covered |
| Allergy Serum | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|---------------|-------------|
| Autism Spectrum Disorder Services | | |
| Outpatient Therapy Services <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Autism - Applied Behavioral Analysis <i>Services require Prior Authorization.</i> | \$0 per Visit | Not Covered |

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Chemotherapy & Radiation Treatment | | |
| Chemotherapy Treatment <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Radiation Treatment <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|----------------|-------------|
| Chiropractic Care | | |
| Spinal Manipulations <i>Limited to 20 Visit(s) per Year.</i> | \$40 per Visit | Not Covered |
| Diagnostic X-ray Services | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Dialysis Services | | |
| Dialysis Treatment <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|------------|-------------|
| Durable Medical Equipment | | |
| Durable Medical Equipment and Devices <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Diabetic Shoes <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Ostomy Supplies <i>Services require Prior Authorization.</i> | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|---|------------|-------------|
| Equipment for the treatment of Positional Plagiocephaly <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|---------------------|---------------------|
| Emergency Health Services | | |
| <i>Non-emergent services received in an emergency room are generally not covered. See Your Policy for the definition of Emergency Health Services and/or Emergency Care.</i> | | |
| Emergency Room Facility | \$600 per Admission | \$600 per Admission |
| Emergency Room Physician/ Surgeon charges | \$50 per Admission | \$50 per Admission |
| Professional Fees | \$50 per Admission | \$50 per Admission |
| Anesthesia | \$50 per Encounter | \$50 per Encounter |
| Laboratory Services | 20% | 20% |
| Radiology Services | 20% | 20% |
| High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging | 20% | 20% |
| Emergency Room Ancillary Charges | \$50 per Encounter | \$50 per Encounter |
| Emergency Ambulance Transport (Ground/Air/Water) | 20% | 20% |

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Genetic Testing and Counseling | | |
| Genetic Testing and Counseling <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|----------------|-------------|
| Hearing Services | | |
| Hearing Screening <i>Limited to 1 preventive care hearing screening per calendar year to determine the need for hearing correction.</i> | \$0 per Visit | Not Covered |
| Hearing Exam/Evaluation | \$40 per Visit | Not Covered |
| Hearing Aids <i>Limited to 1 Item(s) per Benefit Period. Benefit period is 5 years. Services require Prior Authorization.</i> | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|---|------------|-------------|
| Home Health Care | | |
| Home Health <i>Limited to 28 Hours per Week. Limit combined with Private Duty Nursing. Services require Prior Authorization.</i> | 20% | Not Covered |
| Home Infusion Therapy | 20% | Not Covered |

| Benefit | In Network | Non Network |
|------------------------------|---------------|-------------|
| Hospice Care Services | | |
| Hospice Care | 20% | Not Covered |
| Bereavement Support Services | \$0 per Visit | Not Covered |

| Benefit | In Network | Non Network |
|---|------------|-------------|
| Hospital Services & Inpatient Surgery, including Organ & Tissue Transplants, and Gender Dysphoria and Gender Transition Services | | |
| <i>All transplants must be performed at a plan-designated Centers of Excellence Facility or transplant center.</i> | | |
| Inpatient Hospital Facility/Surgery <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Inpatient Habilitation/Rehabilitation Facility <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Skilled Nursing Facility <i>Limited to 100 Days per Year. Copay applies per day, up to 2 days.</i> | 20% | Not Covered |
| Professional Fees | 20% | Not Covered |
| Surgeon Fees <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Anesthesia | 20% | Not Covered |
| Laboratory Services, including pre-admission testing | 20% | Not Covered |
| Radiology Services | 20% | Not Covered |
| High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging | 20% | Not Covered |
| Ancillary Services | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|----------------|-------------|
| Infertility Services | | |
| Diagnosis and Management <i>Services require Prior Authorization.</i> | \$40 per Visit | Not Covered |
| Treatment for Infertility | 20% | Not Covered |
| Artificial Insemination | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|-------------------------|------------|-------------|
| Infusion Therapy | | |
| Infusion Therapy . | 20% | Not Covered |

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Lab, X-Ray and Diagnostic Services | | |
| Laboratory Services | 20% | Not Covered |
| Radiology Services | 20% | Not Covered |
| High-tech Imaging (MRI, CT, PET Scan), Nuclear Imaging <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|---------------|-------------|
| Mental Health and Substance Use Services | | |
| Inpatient Mental Health Care <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Outpatient Mental Health Office Visit | \$0 per Visit | Not Covered |
| Inpatient Substance Use Services <i>Services require Prior Authorization</i> | 20% | Not Covered |
| Outpatient Substance Use Office Visits | \$0 per Visit | Not Covered |
| Other Outpatient Mental Health and Substance Use Services (non-office visits) <i>Services require Prior Authorization.</i> | \$0 per Visit | Not Covered |

| Benefit | In Network | Non Network |
|---|---------------------|-------------|
| Outpatient Surgery | | |
| Outpatient Ambulatory Surgery <i>Services require Prior Authorization.</i> | \$200 per Encounter | Not Covered |
| Surgeon Fees <i>Services require Prior Authorization.</i> | \$50 per Encounter | Not Covered |
| Professional Fees <i>Services require Prior Authorization.</i> | \$50 per Encounter | Not Covered |
| Anesthesia | \$50 per Encounter | Not Covered |
| Laboratory Services, including pre-admission testing | 20% | Not Covered |
| Radiology Services | 20% | Not Covered |
| High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|--------------------|--------------------|-------------|
| Ancillary Services | \$50 per Encounter | Not Covered |

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Outpatient Therapy Services – Rehabilitative and Habilitative | | |
| Rehabilitative Occupational and Rehabilitative Physical Therapy <i>Limited to 40 Visit(s) per Year. Limited to 20 visits per therapy type per year. Services require Prior Authorization.</i> | 20% | Not Covered |
| Rehabilitative Speech Therapy <i>Limited to 20 Visit(s) per Year. Services require Prior Authorization.</i> | 20% | Not Covered |
| Cardiac Rehabilitation <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Pulmonary Rehabilitation <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Inhalation/Respiratory Therapy <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|---------------|-------------|
| Pediatric Dental Services for Dependent Children (through the end of the month in which they turn age 19) | | |
| Diagnostic and Preventive Services <i>Limited to 2 Exam(s) per Year.</i> | \$0 per Visit | Not Covered |
| Basic Services <i>See Schedule of Benefits for plan limits. Benefits are available up to the end of the month in which the member turns 19.</i> | 50% | Not Covered |
| Major Services <i>See Schedule of Benefits for plan limits.</i> | 50% | Not Covered |
| Medically Necessary Orthodontics and Prosthodontics <i>Medically necessary Orthodontia only. Benefits are available up to the end of the month in which the member turns 19.</i> | 50% | Not Covered |

| Benefit | In Network | Non Network |
|--|---------------|-------------|
| Pediatric Vision Services for Dependent Children (through the end of the month in which they turn age 19) | | |
| Pediatric Routine Eye Exam <i>Limited to 1 Exam(s) per Year.</i> | \$0 per Visit | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|--|-------------|-------------|
| Eyeglasses for Children <i>Limited to 1 pair of eyeglasses per calendar year including standard frames and standard lenses up to \$110, or contact lenses up to \$150.</i> | \$0 | Not Covered |
| Low Vision Exam <i>Limited to 1 Exam(s) per Year. Includes \$130 materials allowance plus discount.</i> | \$10 | \$45 |
| Low Vision Aids | Not Covered | Not Covered |

| Benefit | In Network | Non Network |
|---|--|-------------|
| Physician's Office Services | | |
| Primary Care Office Visits | No charge for first 2 visit(s) then \$20 | Not Covered |
| Specialist Office Visits | \$40 per Visit | Not Covered |
| Clinic Fees for Office Visits at an Outpatient Clinic (hospital-owned clinic) | 20% | Not Covered |
| Surgeon Fees | \$50 per Visit | Not Covered |
| Anesthesia | \$50 per Visit | Not Covered |
| Injections/Physician Administered Medications (with or without office visit) | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|---------------|-------------|
| Pregnancy/ Maternity Services | | |
| <i>Delivery stays exceeding 48 hours for vaginal delivery or 96 hours for a cesarean require pre- authorization. Services for newborn care after the mother's hospital discharge require Prior Authorization.</i> | | |
| Prenatal/Postnatal Care | \$0 per Visit | Not Covered |
| Delivery Facility Fee <i>Delivery stays exceeding 48 hours for vaginal delivery or 96 hours for cesarean delivery require pre-authorization.</i> | 20% | Not Covered |
| Professional Fees | 20% | Not Covered |
| Surgeon Fees | 20% | Not Covered |
| Anesthesia | 20% | Not Covered |
| Laboratory Services, including pre-admission testing | 20% | Not Covered |
| Radiology Services, including Ultrasound | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|--|------------|-------------|
| High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging | 20% | Not Covered |
| Ancillary Services | 20% | Not Covered |

| Prescription Drugs | | |
|--|------------|----------------|
| Retail Pharmacy | | |
| Tier | In Network | Out of Network |
| Preventive Medications | \$0 | Not Covered |
| Preferred Generics | \$0/\$10 | Not Covered |
| Preferred Brand and Non-Preferred Generics | \$50 | Not Covered |
| Non-Preferred Brand and Non-Preferred Generics | \$100 | Not Covered |
| Specialty Medications | \$540 | Not Covered |

| Mail Order | | |
|--|------------|----------------|
| Tier | In Network | Out of Network |
| Preventive Medications | \$0 | Not Covered |
| Preferred Generics | \$0/\$25 | Not Covered |
| Preferred Brand and Non-Preferred Generics | \$125 | Not Covered |
| Non-Preferred Brand and Non-Preferred Generics | \$250 | Not Covered |
| Specialty Medications | \$540 | Not Covered |

| Benefit | In Network | Non Network |
|--|---------------|-------------|
| Preventive and Wellness Services | | |
| Preventive Care Services, Screenings and Immunizations | \$0 per Visit | Not Covered |
| Breast Cancer and Mammography Screening | \$0 per Visit | Not Covered |

Visit <https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics/uspstf-and-b-recommendations> for a list of Preventive and Wellness Services. You may also have additional preventive and wellness services available to you as required by state law.

| Benefit | In Network | Non Network |
|--|------------|-------------|
| Prosthetics | | |
| Prosthetic Limbs <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Internally Implanted Prosthetic Devices | 20% | Not Covered |



Schedule of Benefits
Peak Gold \$0 Ded + Adult Dental & Vision Rx Copay
(Who Pays What)
From 01/01/2022 through 12/31/2022

| Benefit | In Network | Non Network |
|--|------------|-------------|
| <i>Services require Prior Authorization.</i> | | |
| All other Prosthetic Devices <i>Services require Prior Authorization.</i> | 20% | Not Covered |
| Wigs <i>Limited to 1 Item per Calendar Year up to \$500.</i> | \$0 | Not Covered |

| Benefit | In Network | Non Network |
|---|------------|-------------|
| Sleep Studies | | |
| Sleep Studies <i>Services require Prior Authorization.</i> | 20% | Not Covered |

| Benefit | In Network | Non Network |
|---|----------------|----------------|
| Telehealth Virtual Care Services | | |
| Primary Care Telehealth Services | \$20 per Visit | Not Covered |
| Behavioral Health Telehealth Services | \$0 per Visit | Not Covered |
| Urgent Care Telehealth Services | \$75 per Visit | \$75 per Visit |

| Benefit | |
|------------------------------------|--|
| Travel Expenses | |
| Travel Expenses (Lodging and Food) | We will reimburse up to the Federal CONUS rate for lodging and food for the city in which services are received. |
| Mileage for use of a motor vehicle | We will reimburse in accordance with the current IRS allowance per mile for medical travel. |
| Airfare | We will reimburse airfare limited to the cost of coach round-trip airfare to the facility, unless Medically Necessary to travel in a different capacity. |

| Benefit | In Network | Non Network |
|--|--------------------|--------------------|
| Urgent Care Services | | |
| Urgent Care Facility Fee | \$75 per Visit | \$75 per Visit |
| Surgeon Fees | \$50 per Visit | \$50 per Visit |
| Anesthesia | \$50 per Visit | \$50 per Visit |
| Laboratory Services | 20% | 20% |
| Radiology Services | 20% | 20% |
| High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging | 20% | 20% |
| Urgent Care Ancillary Charges | \$50 per Encounter | \$50 per Encounter |

Bright Health Insurance Company

Adult Dental

Individual EPO Plan



LIBERTY Dental Plan Corporation
 PO Box 26110 Irvine, CA 92799-6110
 Member Services: 855-827-4448

BENEFITS HIGHLIGHT SHEET

| | | DENTAL EPO PLAN BENEFITS | |
|---|--|---------------------------------|--|
| CALENDAR YEAR MAXIMUM | | \$1,000 per person | |
| CALENDAR YEAR DEDUCTIBLE: Deductible waived for Diagnostic & Preventive Services | | \$25 Individual/\$75 per Family | |
| COVERED SERVICES | | IN-NETWORK PLAN PAYS | OUT-OF- NETWORK PLAN PAYS |
| TYPE I, DIAGNOSTIC & PREVENTIVE SERVICES Oral Exams, Cleanings, Fluoride, X-rays (Full Mouth, Panoramic Image Bitewings, and Diagnostic X-rays), Teledentistry | | 100% | Not Covered |
| TYPE II, BASIC BENEFITS Fillings (Amalgam, Composite) Protective Restoration, Non-Surgical Periodontal Services (Scaling & Root Planing, Periodontal Maintenance, Full Mouth Debridement), Palliative Treatment, Consultation | | 70% | Not Covered |
| TYPE III, MAJOR BENEFITS | | Not Covered | Not Covered |
| TYPE IV, ORTHODONTIA | | Not Covered | Not Covered |

Fees are based on contracted fees for in-network dentists. Reimbursement is paid on LIBERTY Dental Plan's contract allowances and not necessarily the dentist's actual fees.

Dental deductible and maximums do not accumulate against the health plan

This Adult Dental Individual EPO Plan is offered by Bright Health Insurance Company and administered by Liberty Dental Plan Corporation.

Making members shine, one smile at a time™ www.libertydentalplan.com





Calendar Year Deductible: \$25 per person/\$75 for family

Calendar Year Maximum: \$1,000 per person

- ✓ Members must visit a LIBERTY Dental Plan contracted dental office to utilize covered benefits. The Member's dental office will initiate a treatment plan or recommend the Member see a specialist if the services are dentally necessary and outside the scope of general dentistry. Members may directly refer to a specialist dentist in the network.
- ✓ Dental deductible and maximums do not accumulate against the health plan
- ✓ This Benefit Schedule does not guarantee benefits. All services are subject to eligibility, exclusions and limitations must be determined to be medically necessary at the time you receive the service.
- ✓ Dental services are limited to the least costly treatment. Dental procedures not listed are available at the dental office's usual and customary fee.

| CDT Code | Description | Limitations: |
|---|--|--|
| DIAGNOSTIC & PREVENTIVE SERVICES | | |
| D0120 | Periodic oral evaluation | 2 of (D0120, D0150, D0180) every 12 months |
| D0140 | Limited oral evaluation | 2 of (D0140, D0160-D0171) every 12 months |
| D0150 | Comprehensive oral evaluation | 2 of (D0120, D0150, D0180) every 12 months |
| D0160 | Oral evaluation, problem focused | 2 of (D0140, D0160-D0171) every 12 months |
| D0170 | Re-evaluation, limited, problem focused | |
| D0171 | Re-evaluation, post operative office visit | |
| D0180 | Comprehensive periodontal evaluation | 2 of (D0120, D0150, D0180) every 12 months |
| D0210 | Intraoral, complete series of radiographic images | 1 of (D0210, D0330) every 36 months |
| D0220 | Intraoral, periapical, first radiographic image | |
| D0230 | Intraoral, periapical, each add 'l radiographic image | |
| D0240 | Intraoral, occlusal radiographic image | |
| D0250 | Extra-oral 2D projection radiographic image, stationary radiation source | |
| D0270 | Bitewing, single radiographic image | 1 of (D0270-D0274) every 12 months |
| D0272 | Bitewings, two radiographic images | |
| D0273 | Bitewings, three radiographic images | |
| D0274 | Bitewings, four radiographic images | |
| D0330 | Panoramic radiographic image | 1 of (D0210, D0330) every 36 months |
| D0340 | 2D cephalometric radiographic image, measurement and analysis | |
| D0350 | 2D oral/facial photographic image, intra-orally/extra-orally | |
| D0351 | 3D photographic image | |
| D1110 | Prophylaxis, adult | 2 of (D1110, D4346) every 12 months |
| D1206 | Topical application of fluoride varnish | 1 of (D1206, D1208) every 12 months |
| D1208 | Topical application of fluoride, excluding varnish | |
| D9995 | Teledentistry, synchronous; real-time encounter | 2 of (D9995, D9996) every 12 months |
| D9996 | Teledentistry, asynchronous; information stored and forwarded to dentist for subsequent review | |
| ROUTINE (Basic) SERVICES | | |
| D2140 | Amalgam, one surface, primary or permanent | 1 of (D2140-D2394) per tooth, per surface, every 12 months |
| D2150 | Amalgam, two surfaces, primary or permanent | |
| D2160 | Amalgam, three surfaces, primary or permanent | |
| D2161 | Amalgam, four or more surfaces, primary or permanent | |
| D2330 | Resin-based composite, one surface, anterior | |
| D2331 | Resin-based composite, two surfaces, anterior | |
| D2332 | Resin-based composite, three surfaces, anterior | |
| D2335 | Resin-based composite, four or more surfaces, involving incisal angle | |
| D2391 | Resin-based composite, one surface, posterior | |
| D2392 | Resin-based composite, two surfaces, posterior | |
| D2393 | Resin-based composite, three surfaces, posterior | |
| D2394 | Resin-based composite, four or more surfaces, posterior | |
| D2940 | Protective restoration | |
| D4346 | Scaling in presence of moderate or severe inflammation, full mouth after evaluation | 2 of (D1110, D4346) every 12 months |
| D4341 | Periodontal scaling and root planing, four or more teeth per quadrant | 1 of (D4341, D4342) per site/quad every 24 months |
| D4342 | Periodontal scaling and root planing, one to three teeth per quadrant | |
| D4355 | Full mouth debridement to enable comprehensive evaluation and diagnosis, subsequent visit | 1 (D4355) in a lifetime |
| D4910 | Periodontal maintenance | 2 of (D4910) every 12 months |
| D9110 | Palliative (emergency) treatment, minor procedure | |
| D9310 | Consultation, other than requesting dentist | |
| D9311 | Consultation with a medical health care professional | |



Important:

If a Member decides to receive Dental Services that are not covered under this Agreement, the contracted dentist may charge the Member his or her usual and customary rate for those services. Prior to providing a Member with Dental Services that are not a Covered Service, the dentist should provide a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. For more information about the Dental Services that are covered under this Agreement, please call customer service at 1-855-827-4448.

This Agreement covers the dental services for Members when they are performed by a licensed dentist and when they are necessary and customary, as determined by the standards of generally accepted dental practice. If there is more than one professionally acceptable treatment for a Member's dental condition, the Plan will cover the least expensive treatment.

Pretreatment Estimate:

A pretreatment estimate is a valuable tool for You and Your Member. It gives You and the Member an idea of what the Member's Out-of-Pocket costs will be. This allows You and Your Member to make any necessary financial arrangements before treatment begins. It is a good idea to get a pretreatment estimate for dental care that involves major restorative, periodontal, prosthetic, or orthodontic care.

The pretreatment estimate is recommended, but not required for a Member to get benefits for Covered Services. A pretreatment estimate does not authorize treatment or determine its Medical Necessity, and does not guarantee benefits. The estimate will be based on a Member's current eligibility and the Agreement benefits in effect at the time the estimate is sent to us. This is an estimate only. Our final payment will be based on the claim that is sent to Us at the time of the completed dental care service(s). Sending in other claims or changes to a Member's eligibility or to the Agreement may affect our final payment.

Members can ask their dentist to send pretreatment estimate on their behalf, or send it directly to Us. Please include the procedure codes for the services to be performed for a Member. Pretreatment estimate requests can be sent to Us. If a Member has questions on where to send the estimate, call Us at the number on the back of their ID card.



| Vision Care Services | Member Cost In-Network | Member Out-of-Network Reimbursement* & Group Charge Out-of-Network |
|--|---|--|
| Exam with Dilatation as Necessary | \$10 Copay | \$45 |
| Retinal Imaging Benefit | Up to \$39 | N/A |
| Frames: Any available frame at provider location | \$0 Copay; \$130 Allowance, 20% off balance over \$130 | \$60 |
| Standard Plastic Lenses Single Vision Bifocal Trifocal Lenticular Standard Progressive Lens Premium Progressive Lens <i>If a member seeks Standard Plastic Lenses in AK, CA, HI, OR, WA, Group Contracted Rate is \$15 higher.</i> | \$25 Copay \$25 Copay \$25 Copay \$25 Copay \$90 Copay See attached Fixed Premium Progressive price list | \$25 \$39 \$63 \$63 \$39 \$39 |
| Lens Options: UV Treatment Tint (Solid and Gradient) Standard Plastic Scratch Coating Standard Polycarbonate - Adults Standard Polycarbonate - Kids under 19 Standard Anti-Reflective Coating Polarized Other Add-Ons | \$15 \$15 \$15 \$40 \$40 \$45 20% off Retail Price 20% off Retail Price | N/A N/A N/A N/A N/A N/A N/A N/A |
| Contact Lenses <i>(Contact lens allowance includes materials only)</i> Conventional Disposable Medically Necessary | \$0 Copay; \$130 allowance, 15% off balance over \$130 \$0 Copay; \$130 allowance, plus balance over \$130 \$0 Copay, Paid-in-Full | \$112 \$112 \$210 |
| Laser Vision Correction Lasik or PRK from U.S. Laser Network | 15% off Retail Price or 5% off promotional price | N/A |
| Amplifon Hearing Health Care | Hearing Health Care from Amplifon Hearing Health Care Network Members receive a 40% discount off hearing exams and a low price guarantee on discounted hearing aids. | N/A |
| Additional Pairs Benefit: | Members also receive a 40% discount off complete pair eyeglass purchases and a 15% discount off conventional contact lenses once the funded benefit has been used. | N/A |
| Frequency: Examination Lenses or Contact Lenses Frame | Once every 12 months Once every 12 months Once every 12 months | |

| Progressive Price List* | Member Cost In-Network (Includes Lens Copay) |
|---|---|
| Standard Progressive | \$90 Copay |
| Premium Progressives as Follows: | |
| Tier 1 | \$110 Copay |
| Tier 2 | \$120 Copay |
| Tier 3 | \$135 Copay |
| Tier 4 | \$90 Copay, 80% of charge less \$120 allowance |
| Anti-Reflective Coating Price List* | Member Cost In-Network |
| Standard Anti-Reflective Coating | \$45 |
| Premium Anti-Reflective Coatings as Follows: | |
| Tier 1 | \$57 |
| Tier 2 | \$68 |
| Tier 3 | 80% of charge |
| Other Add-ons Price List | Member Cost In-Network |
| Photochromic (Plastic) | \$75 |
| Polarized | 80% of charge |
| EyeMed Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. | |
| *Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. | |

For a current listing of brands by tier, go to:

<http://www.eyemedvisioncare.com/theme/pdf/microsite-template/eyemedlenslist.pdf>