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-ofpocket 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 Outof-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 Outof-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	\$6,700/Individual; \$13,400/Family	Not Covered
Out-of-Pocket Maximum: - Per Plan Year	\$8,700/Individual; \$17,400/Family	Not Covered

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Product ID: 31070CO0010119-01

Benefit	In Network	Non Network
Allergy Services		
Physician Services	\$75 per Visit	Not Covered
Allergy Testing	40% after Deductible	Not Covered
Allergy Serum	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Autism Spectrum Disorder Service	es	
Outpatient Therapy Services Services require Prior Authorization.	40% after Deductible	Not Covered
Autism - Applied Behavioral Analysis Services require Prior Authorization.	\$400 per Visit	Not Covered

Benefit	In Network	Non Network	
Chemotherapy & Radiation Treat	Chemotherapy & Radiation Treatment		
Chemotherapy Treatment Services require Prior Authorization.	40% after Deductible	Not Covered	
Radiation Treatment Services require Prior Authorization.	40% after Deductible	Not Covered	

Benefit	In Network	Non Network
Chiropractic Care		
Spinal Manipulations Limited to 20 Visit(s) per Year.	\$60 per Visit	Not Covered
Diagnostic X-ray Services	\$100 per Encounter	Not Covered

Benefit	In Network	Non Network
Dialysis Services		
Dialysis Treatment Services require Prior Authorization.	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Durable Medical Equipment		
Durable Medical Equipment and		
Devices	40% after Deductible	Not Covered
Services require Prior Authorization.		
Diabetic Shoes	400/ often Deskratikle	Net Coursed
Services require Prior Authorization.	40% after Deductible	Not Covered
Ostomy Supplies	400/ often Dedicatible	Not Covered
Services require Prior Authorization.	40% after Deductible	Not Covered

Product ID: 31070CO0010119-01

Benefit	In Network	Non Network
Equipment for the treatment of Positional Plagiocephaly Services require Prior Authorization.	40% after Deductible	Not Covered

Benefit	In Network	Non Network	
Emergency Health Services	Emergency Health Services		
Non-emergent services received in a Emergency Health Services and/or I	an emergency room are generally not cove Emergency Care.	ered. See Your Policy for the definition of	
Emergency Room Facility	40% after Deductible	40% after Deductible	
Emergency Room Physician/ Surgeon charges	\$400 per Admission	\$400 per Admission	
Professional Fees	\$400 per Admission	\$400 per Admission	
Anesthesia	\$400 per Encounter	\$400 per Encounter	
Laboratory Services	\$50 per Admission	\$50 per Admission	
Radiology Services	\$100 per Admission	\$100 per Admission	
High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging	40% after Deductible	40% after Deductible	
Emergency Room Ancillary Charges	\$400 per Encounter	\$400 per Encounter	
Emergency Ambulance Transport (Ground/Air/Water)	40% after Deductible	40% after Deductible	

Benefit	In Network	Non Network
Genetic Testing and Counseling		
Genetic Testing and Counseling	40% after Deductible	Not Covered
Services require Prior Authorization.	4070 arter Deductible	Not Covered

Benefit	In Network	Non Network
Hearing Services		
Hearing Screening Limited to 1 preventive care hearing screening per calendar year to determine the need for hearing correction.	\$0 per Visit	Not Covered
Hearing Exam/Evaluation	\$75 per Visit	Not Covered
Hearing Aids Limited to 1 Item(s) per Benefit Period. Benefit period is 5 years. Services require Prior Authorization.	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Home Health Care		
Home Health Limited to 28 Hours per Week. Limit combined with Private Duty Nursing. Services require Prior Authorization.	40% after Deductible	Not Covered
Home Infusion Therapy	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Hospice Care Services		
Hospice Care	40% after Deductible	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 All transplants must be performed at a plan-designated Centers of Excellence Facility or transplant center.		
Inpatient Hospital Facility/Surgery Services require Prior Authorization.	40% after Deductible	Not Covered
Inpatient Habilitation/ Rehabilitation Facility Services require Prior Authorization.	40% after Deductible	Not Covered
Skilled Nursing Facility Limited to 100 Days per Year. Services require Prior Authorization.	40% after Deductible	Not Covered
Professional Fees	40% after Deductible	Not Covered
Surgeon Fees Services require Prior Authorization.	40% after Deductible	Not Covered
Anesthesia	40% after Deductible	Not Covered
Laboratory Services, including pre-admission testing	\$50 per Admission	Not Covered
Radiology Services	\$100 per Admission	Not Covered
High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging	40% after Deductible	Not Covered
Ancillary Services	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Infertility Services		
Diagnosis and Management Services require Prior Authorization.	\$75 per Visit	Not Covered
Treatment for Infertility	40% after Deductible	Not Covered
Artificial Insemination	40% after Deductible	Not Covered

Product ID: 31070CO0010119-01

Benefit	In Network	Non Network
Infusion Therapy		
Infusion Therapy .	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Lab, X-Ray and Diagnostic Service	es	
Laboratory Services	\$50 per Encounter	Not Covered
Radiology Services	\$100 per Encounter	Not Covered
High-tech Imaging (MRI, CT, PET Scan), Nuclear Imaging Services require Prior Authorization.	40% after Deductible	Not Covered

Benefit	In Network	Non Network
Mental Health and Substance Use	Services	
Inpatient Mental Health Care Services require Prior Authorization.	40% after Deductible	Not Covered
Outpatient Mental Health Office Visit	\$0 per Visit	Not Covered
Inpatient Substance Use Services Services require Prior Authorization	40% after Deductible	Not Covered
Outpatient Substance Use Office Visits	\$0 per Visit	Not Covered
Other Outpatient Mental Health and Substance Use Services (non-office visits) Services require Prior Authorization.	\$400 per Visit	Not Covered

Benefit	In Network	Non Network
Outpatient Surgery		
Outpatient Ambulatory Surgery Services require Prior Authorization.	\$900 per Encounter	Not Covered
Surgeon Fees Services require Prior Authorization.	\$400 per Encounter	Not Covered
Professional Fees Services require Prior Authorization.	\$400 per Encounter	Not Covered
Anesthesia	\$400 per Encounter	Not Covered
Laboratory Services, including pre-admission testing	\$50 per Encounter	Not Covered
Radiology Services	\$100 per Encounter	Not Covered
High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging	40% after Deductible	Not Covered

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Benefit	In Network	Non Network
Ancillary Services	\$400 per Encounter	Not Covered

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

Benefit	In Network	Non Network
Pediatric Dental Services for Dep	endent Children (through the end of th	ne month in which they turn age 19)
Diagnostic and Preventive Services Limited to 2 Exam(s) per Year.	\$0 per Visit	Not Covered
Basic Services See Schedule of Benefits for plan limits. Benefits are available up to the end of the month in which the member turns 19.	50% after Deductible	Not Covered
Major Services See Schedule of Benefits for plan limits.	50% after Deductible	Not Covered
Medically Necessary Orthodontics and Prosthodontics Medically necessary Orthodontia only. Benefits are available up to the end of the month in which the member turns 19.	50% after Deductible	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 Limited to 1 Exam(s) per Year.	\$0 per Visit	Not Covered

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

Benefit	In Network	Non Network		
Physician's Office Services	Physician's Office Services			
Primary Care Office Visits	\$0 per Visit	Not Covered		
Specialist Office Visits	No charge for first 2 visit(s) then \$75	Not Covered		
Clinic Fees for Office Visits at an Outpatient Clinic (hospital-owned clinic)	40% after Deductible	Not Covered		
Surgeon Fees	\$400 per Visit	Not Covered		
Anesthesia	\$400 per Visit	Not Covered		
Injections/Physician Administered Medications (with or without office visit)	40% after Deductible	Not Covered		

Benefit	In Network	Non Network			
Pregnancy/ Maternity Services					
	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.				
Prenatal/Postnatal Care	\$0 per Visit Not Covered				
Delivery Facility Fee Delivery stays exceeding 48 hours for vaginal delivery or 96 hours for cesarean delivery require pre- authorization.	40% after Deductible	Not Covered			
Professional Fees	40% after Deductible	Not Covered			
Surgeon Fees	40% after Deductible	Not Covered			
Anesthesia	40% after Deductible	Not Covered			
Laboratory Services, including pre-admission testing	\$50 per Encounter	Not Covered			
Radiology Services, including Ultrasound	\$100 per Encounter	Not Covered			

Benefit	In Network	Non Network	
High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging	40% after Deductible	Not Covered	
Ancillary Services	40% after Deductible	Not Covered	

Prescription Drugs			
Retail Pharmacy			
Tier	In Network	Out of Network	
Preventive Medications	\$0	Not Covered	
Preferred Generics	\$0	Not Covered	
Preferred Brand and Non-Preferred Generics	\$90	Not Covered	
Non-Preferred Brand and Non-Preferred Generics	\$150	Not Covered	
Specialty Medications	\$600	Not Covered	
Mail Order			
Tier	In Network	Out of Network	
Preventive Medications	\$0	Not Covered	
Preferred Generics	\$0	Not Covered	
Preferred Brand and Non-Preferred Generics	\$225	Not Covered	
Non-Preferred Brand and Non-Preferred Generics	\$375	Not Covered	
Specialty Medications	\$600	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 Services require Prior Authorization.	20%	Not Covered	
Internally Implanted Prosthetic Devices	40% after Deductible	Not Covered	

Product ID: 31070CO0010119-01

Benefit	In Network	Non Network	
Services require Prior Authorization.			
All other Prosthetic Devices Services require Prior Authorization.	40% after Deductible	Not Covered	
Wigs Limited to 1 Item per Calendar Year up to \$500.	\$0	Not Covered	

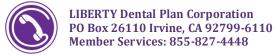
Benefit	In Network Non Network		
Sleep Studies			
Sleep Studies Services require Prior Authorization.	40% after Deductible	Not Covered	

Benefit	In Network	Non Network	
Telehealth Virtual Care Services			
Primary Care Telehealth Services	\$0 per Visit	Not Covered	
Behavioral Health Telehealth Services	\$0 per Visit	Not Covered	
Urgent Care Telehealth Services	\$50 per Visit	\$50 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	\$50 per Visit	\$50 per Visit	
Surgeon Fees	\$400 per Visit	\$400 per Visit	
Anesthesia	\$400 per Visit	\$400 per Visit	
Laboratory Services	\$50 per Encounter	\$50 per Encounter	
Radiology Services	\$100 per Encounter	\$100 per Encounter	
High-Tech Imaging (MRI, CT, PET Scan), Nuclear Imaging	40% after Deductible	40% after Deductible	
Urgent Care Ancillary Charges	\$400 per Encounter	\$400 per Encounter	

Bright Health Insurance Company Adult Dental Individual EPO Plan



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.





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.

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 D0150 Oral evaluation, problem focused D0170 Re-evaluation, limited, problem focused 2 of (D0140, D0160-D0171) every 12 months D0171 Re-evaluation, post operative office visit D0180 Comprehensive periodontal evaluation 2 of (D0120, D0150, D0180) every 12 months D0101 Intraoral, complete series of radiographic image 1 of (D0210, D0150, D0180) every 36 months D0210 Intraoral, periapical, first radiographic image 1 of (D0210, D0330) every 36 months D0220 Intraoral, periapical, each add 'I radiographic image 1 of (D0210, D0330) every 36 months D0250 Extra-oral 2D projection radiographic image 1 of (D0270-D0274) every 12 months D0270 Bitewings, single radiographic images 1 of (D0270-D0274) every 12 months D0274 Bitewings, two radiographic images 1 of (D0270-D0274) every 12 months D0330 Panoramic radiographic images 1 of (D0210, D0330) every 36 months D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally Prophylaxis, adult 2 of (D1110, D4346) every 12 months	CDT Code	Description	Limitations:			
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 D0170 Re-evaluation, limited, problem focused 2 of (D0140, D0160-D0171) every 12 months 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, periapical, each add 'l radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewings, single radiographic images D0271 Bitewings, two radiographic images D0272 Bitewings, four radiographic images D0273 Bitewings, four radiographic images D0274 Bitewings, four radiographic images D0275 Panoramic radiographic image D0276 D0330 Panoramic radiographic image D0390 Panoramic radiographic image D0390 2D cephalometric radiographic image, measurement and analysis D0390 2D oral/facial photographic image, intra-orally/extra-orally D0391 3D photographic image						
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 D0170 Re-evaluation, limited, problem focused 2 of (D0140, D0160-D0171) every 12 months D0171 Re-evaluation, problem focused 2 of (D0140, D0160-D0171) every 12 months D0170 Re-evaluation, problem focused 2 of (D0120, D0150, D0180) every 12 months D0171 Re-evaluation, problem focused 2 of (D0120, D0150, D0180) every 12 months D0180 Comprehensive periodontal evaluation 2 of (D0120, D0150, D0180) every 12 months D0191 Intraoral, complete series of radiographic images 1 of (D0210, D0330) every 36 months D0200 Intraoral, periapical, first radiographic image D0230 Intraoral, periapical, each add 'l radiographic image D0240 Intraoral, occlusal radiographic image 2 D0250 Extra-oral 2D projection radiographic image 3 D0270 Bitewings, single radiographic image 3 D0271 Bitewings, two radiographic images 3 D0272 Bitewings, four radiographic images 1 of (D0270-D0274) every 12 months D0370 Panoramic radiographic image 1 of (D0210, D0330) every 36 months D0380 Panoramic radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally 5 D0351 3D photographic image, intra-orally/extra-orally	D0120	Periodic oral evaluation	2 of (D0120, D0150, D0180) every 12 months			
D0160 Oral evaluation, problem focused D0170 Re-evaluation, limited, problem focused D0171 Re-evaluation, post operative office visit D0180 Comprehensive periodontal evaluation D0210 Intraoral, complete series of radiographic images D0220 Intraoral, periapical, first radiographic image D0230 Intraoral, periapical, each add 'I radiographic image D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewings, single radiographic images D0271 Bitewings, two radiographic images D0272 Bitewings, four radiographic images D0273 Bitewings, four radiographic images D0300 Panoramic radiographic image D0300 Panoramic radiographic image D0310 Panoramic radiographic image D0320 D0320 Panoramic radiographic image D0330 Panoramic radiographic image D0340 D0350 D0350 D0360 Panoramic radiographic image, measurement and analysis D0350 D0351 D0560 Panotographic image, intra-orally/extra-orally	D0140	Limited oral evaluation				
D0170 Re-evaluation, limited, problem focused D0171 Re-evaluation, post operative office visit D0180 Comprehensive periodontal evaluation D0210 Intraoral, complete series of radiographic images D0220 Intraoral, periapical, first radiographic image D0230 Intraoral, periapical, each add 'I radiographic image D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewing, single radiographic images D0271 Bitewings, two radiographic images D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0300 Panoramic radiographic images D0310 Panoramic radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0150	Comprehensive oral evaluation	2 of (D0120, D0150, D0180) every 12 months			
D0171 Re-evaluation, post operative office visit D0180 Comprehensive periodontal evaluation D0210 Intraoral, complete series of radiographic images D0220 Intraoral, periapical, first radiographic image D0230 Intraoral, periapical, each add 'I radiographic image D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image D0270 Bitewing, single radiographic images D0271 Bitewings, two radiographic images D0272 Bitewings, three radiographic images D0273 Bitewings, four radiographic images D0300 Panoramic radiographic images D0310 Panoramic radiographic image D0310 Panoramic radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0160	Oral evaluation, problem focused				
D0180 Comprehensive periodontal evaluation D0210 Intraoral, complete series of radiographic images 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 D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic images D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0170	Re-evaluation, limited, problem focused	2 of (D0140, D0160-D0171) every 12 months			
D0210 Intraoral, complete series of radiographic images D0220 Intraoral, periapical, first radiographic image D0230 Intraoral, periapical, each add 'I radiographic image D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewing, single radiographic image D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic images D0330 Panoramic radiographic images D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0171	Re-evaluation, post operative office visit				
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 D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0275 Bitewings, four radiographic images D0276 D0277 Bitewings, four radiographic images D0277 Bitewings, four radiographic images D0370 Panoramic radiographic image D0380 Panoramic radiographic image, measurement and analysis D0390 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0180	Comprehensive periodontal evaluation	2 of (D0120, D0150, D0180) every 12 months			
D0230 Intraoral, periapical, each add 'I radiographic image D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewing, single radiographic images D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic images D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0210	Intraoral, complete series of radiographic images	1 of (D0210, D0330) every 36 months			
D0240 Intraoral, occlusal radiographic image D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewing, single radiographic image D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic image D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0220	Intraoral, periapical, first radiographic image				
D0250 Extra-oral 2D projection radiographic image, stationary radiation source D0270 Bitewing, single radiographic image D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic image D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0230	Intraoral, periapical, each add 'I radiographic image				
D0270 Bitewing, single radiographic image D0272 Bitewings, two radiographic images D0273 Bitewings, three radiographic images D0274 Bitewings, four radiographic images D0330 Panoramic radiographic image D0340 2D cephalometric radiographic image, measurement and analysis D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0240	Intraoral, occlusal radiographic image				
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	D0250	Extra-oral 2D projection radiographic image, stationary radiation source				
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	D0270	Bitewing, single radiographic image				
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	D0272	Bitewings, two 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	D0273	Bitewings, three radiographic images	1 of (D0270-D0274) every 12 months			
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	D0274					
D0350 2D oral/facial photographic image, intra-orally/extra-orally D0351 3D photographic image	D0330		1 of (D0210, D0330) every 36 months			
D0351 3D photographic image	D0340	2D cephalometric radiographic image, measurement and analysis				
	D0350	2D oral/facial photographic image, intra-orally/extra-orally				
D1110 Prophylaxis, adult 2 of (D1110, D4346) every 12 months	D0351	3D photographic image				
	D1110	Prophylaxis, adult	2 of (D1110, D4346) every 12 months			
D1206 Topical application of fluoride varnish	D1206	Topical application of fluoride varnish				
D1208 Topical application of fluoride, excluding varnish	D1208	Topical application of fluoride, excluding varnish	1 of (D1206, D1208) every 12 months			
D995 Teledentistry, synchronous: real-time encounter	D9995					
D9996 Teledentistry, asynchronous; information stored and forwarded to dentist for subsequent review	D9996	Teledentistry, asynchronous; information stored and forwarded to dentist for subsequent review	2 of (D9995, D9996) every 12 months			
ROUTINE (Basic) SERVICES						
D2140 Amalgam, one surface, primary or permanent	D2140	Amalgam, one surface, primary or permanent				
D2150 Amalgam, two surfaces, primary or permanent	D2150	Amalgam, two surfaces, primary or permanent				
D2160 Amalgam, three surfaces, primary or permanent	D2160	Amalgam, three surfaces, primary or permanent				
D2161 Amalgam, four or more surfaces, primary or permanent	D2161	Amalgam, four or more surfaces, primary or permanent				
D2330 Resin-based composite, one surface, anterior	D2330	Resin-based composite, one surface, anterior				
D2331 Resin-based composite, two surfaces, anterior 1 of (D2140-D2394) per tooth, per surface, every 12 m	D2331	Resin-based composite, two surfaces, anterior	1 of (D2140-D2394) per tooth, per surface, every 12 months			
D2332 Resin-based composite, three surfaces, anterior	D2332	Resin-based composite, three surfaces, anterior				
D2335 Resin-based composite, four or more surfaces, involving incisal angle	D2335	Resin-based composite, four or more surfaces, involving incisal angle				
D2391 Resin-based composite, one surface, posterior	D2391	Resin-based composite, one surface, posterior				
D2392 Resin-based composite, two surfaces, posterior	D2392	Resin-based composite, two surfaces, posterior				
D2393 Resin-based composite, three surfaces, posterior	D2393	Resin-based composite, three surfaces, posterior				
D2394 Resin-based composite, four or more surfaces, posterior	D2394	Resin-based composite, four or more surfaces, posterior				
D2940 Protective restoration	D2940	Protective restoration				
D4346 Scaling in presence of moderate or severe inflammation, full mouth after evaluation 2 of (D1110, D4346) every 12 months	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	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	D4342	Periodontal scaling and root planing, one to three teeth per quadrant	1 of (D4341, D4342) per Site/quad every 24 months			
D4355 Full mouth debridement to enable comprehensive evaluation and diagnosis, subsequent visit 1 (D4355) in a lifetime	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	D4910	Periodontal maintenance	2 of (D4910) every 12 months			
D9110 Palliative (emergency) treatment, minor procedure	D9110	Palliative (emergency) treatment, minor procedure				
D9310 Consultation, other than requesting dentist	D9310	Consultation, other than requesting dentist				
D9311 Consultation with a medical health care professional	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 Dilation 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 If a member seeks Standard Plastic Lenses in AK, CA, HI, OR, W.	\$25 Copay \$25 Copay \$25 Copay \$25 Copay \$26 Copay \$90 Copay See attached Fixed Premium Progressive price list A. Group Contracted Rate is \$15 higher.	\$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
Contact Lenses (Contact lens allowance includes materials only) Conventional Disposable Medically Necessary Laser Vision Correction Lasik or PRK from U.S. Laser Network	\$0 Copay; \$130 allowance, 15% off balance over \$130 \$0 Copay; \$130 allowance, plus balance over \$130 \$0 Copay, Paid-in-Full 15% off Retail Price or 5% off promotional price	\$112 \$112 \$210 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 *Fixed pricing is reflective of brands at the listed product level. All provic	·

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

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