


SafeGuard SCHEDULE OF BENEFITS

DIRECT REFERRAL DENTAL PLAN* SmileSaver 600 South

Principal Benefits and Coverages: The following services are the principal benefits to which Members are entitled. Only these procedures are provided for, either partially or totally by the Plan. The Member may be responsible for a co-payment for these procedures. Please reference your Evidence of Coverage to fully understand what is meant by Coverage for a given procedure. If a service is requested and provided to a Member and the procedure is not listed in this Schedule of Benefits, the Member shall pay the dentist his or her usual and customary fee for the treatment received. There may be some procedures that are listed in this document that may not be available at all locations due to individual dentist's scope of practice.

Other Charges: The Member is responsible for the Co-payments for services listed in the following Schedule of Benefits. Services not listed will be billed to the Member at the dentist's usual and customary fee (U&C).

Specialty Care Information: During the course of treatment, your SafeGuard selected general dentist may recommend the services of a dentist whose practice is limited to specialty care. Your selected general dentist may refer you directly to a contracted SafeGuard specialty care provider for covered endodontic, oral surgery, pedodontic and periodontic services under this plan; no referral or pre-authorization from SafeGuard is required. *Prior authorization from SafeGuard is required for orthodontic referrals. If you choose to receive services from a SafeGuard contracted specialty care provider, your responsibility will be the listed co-payment amount or 75% of that provider's usual fee for those services.

Pedodontics: Pedodontic services are available at a Specialist at special reduced fees for children under the age of six (6) when referred by the Participating General Dentist.

◆ If you choose to receive this service from a SafeGuard contracted specialty care provider (periodontics, oral surgery, endodontics, pedodontics, orthodontics), your co-payment will be 75% of that provider's usual fee for this service.

Benefit Summary for Specialty Care	
Calendar Year Limit	\$500/Person
Limit per Lifetime	\$2,000/Person

Benefits provided by SafeGuard Health Plans, Inc.

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
Diagnostic Treatment			
• Bitewings are limited to 1 per 12 months.			
• Full mouth x-rays are limited to 1 per 3 years.			
• Panoramic x-rays are limited to 1 per 3 years.			
• Orthodontic x-rays are not covered.			
D0120	Periodic oral evaluation - established patient	\$4	\$50
D0140	Limited (problem focused) oral evaluation	\$4	\$50
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	\$4	\$50
D0150	Comprehensive oral evaluation - new or established patient	\$4	\$50
D0180	Comprehensive periodontal evaluation - new or established patient	\$5	\$5

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
9491	Office visit - per visit (including all fees for sterilization and/or infection control)	\$0	\$0
D0210	X-rays intraoral - complete series - including bitewings (not including ortho x-rays)	\$5	\$48
D0220	X-rays intraoral - periapical - first film	\$2	\$16
D0230	X-rays intraoral - periapical - each additional film	\$0	\$8
D0240	X-rays intraoral - occlusal film	\$0	◆
D0270	X-rays bitewing - single film	\$2	◆
D0272	X-rays bitewings - two films	\$3	◆
D0273	X-rays bitewings - three films	\$3	◆
D0274	X-rays bitewings - four films	\$4	◆
D0330	X-rays panoramic film	\$10	\$33
D0460	Pulp vitality tests	\$0	◆
D0470	Diagnostic casts	\$30	◆

Preventive Services

- Prophylaxis are limited to 2 per 12 months.
- Fluoride treatments are limited to 2 per 12 months for children under age 18.
- Space maintainers are limited to children under age 14.

D1110	Prophylaxis - adult	\$22	◆
D1120	Prophylaxis - child	\$22	◆
D1203	Topical application of fluoride (excluding prophylaxis) - child	\$5	◆
D1206	Topical fluoride varnish; therapeutic application for moderate to high caries risk patients	\$5	◆
D1330	Oral hygiene instructions	\$0	◆
D1351	Sealant - per tooth	\$12	◆
D1510	Space maintainer - fixed - unilateral	\$100	◆
D1515	Space maintainer - fixed - bilateral	\$140	◆
D1520	Space maintainer - removable - unilateral	\$125	◆
D1525	Space maintainer - removable - bilateral	\$150	◆
D1550	Recementation of space maintainer	\$25	◆
D1555	Removal of fixed space maintainer	\$25	◆

Restorative Treatment

D2140	Amalgam - one surface, primary or permanent	\$36	◆
D2150	Amalgam - two surfaces, primary or permanent	\$47	◆
D2160	Amalgam - three surfaces, primary or permanent	\$55	◆
D2161	Amalgam - four or more surfaces, primary or permanent	\$68	◆
D2330	Resin-based composite - one surface, anterior	\$49	◆
D2331	Resin-based composite - two surfaces, anterior	\$60	◆
D2332	Resin-based composite - three surfaces, anterior	\$75	◆
D2335	Resin-based composite - four or more surfaces or involving incisal angle, anterior	\$94	◆
D2391	Resin-based composite, one surface, posterior	\$65	◆
D2392	Resin-based composite, two surfaces, posterior	\$85	◆
D2393	Resin-based composite, three surfaces, posterior	\$110	◆
D2394	Resin-based composite, four or more surfaces, posterior	\$135	◆

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
Crowns			
• Cost of Noble or High Noble Metal (gold, etc.) may be charged extra when used, not to exceed actual laboratory cost of metal.			
D2750	Crown - porcelain fused to high noble metal	\$460	◆
D2751	Crown - porcelain fused to predominantly base metal	\$400	◆
D2752	Crown - porcelain fused to noble metal	\$440	◆
D2780	Crown - 3/4 cast high noble metal	\$455	◆
D2781	Crown - 3/4 cast predominantly base metal	\$395	◆
D2782	Crown - 3/4 cast noble metal	\$435	◆
D2790	Crown - full cast high noble metal	\$420	◆
D2791	Crown - full cast predominantly base metal	\$360	◆
D2792	Crown - full cast noble metal	\$400	◆
D2910	Recement inlay, onlay, or partial coverage restoration	\$30	◆
D2915	Recement cast or prefabricated post and core	\$30	◆
D2920	Recement crown	\$30	◆
D2930	Prefabricated stainless steel crown - primary tooth	\$82	◆
D2931	Prefabricated stainless steel crown - permanent tooth	\$95	◆
D2940	Sedative filling	\$31	◆
D2950	Core build up, including any pins	\$82	◆
D2951	Pin retention - per tooth, in addition to restoration	\$18	◆
D2952	Post and core in addition to crown, indirectly fabricated	\$130	◆
D2954	Prefabricated post and core in addition to crown	\$100	◆
D2961	Labial veneer - resin laminate, laboratory	\$375	◆
D2962	Labial veneer - porcelain laminate, laboratory	\$400	◆
D2970	Temporary crown (fractured tooth)	\$0	◆
D2971	Additional procedures to construct new crown under existing partial dental framework	\$228	◆
Endodontics			
D3110	Pulp cap - direct (excluding final restoration)	\$24	◆
D3120	Pulp cap - indirect (excluding final restoration)	\$23	◆
D3220	Therapeutic pulpotomy (excluding final restoration)	\$53	◆
D3310	Root canal - anterior, per tooth (excluding final restoration)	\$230	\$375
D3320	Root canal - bicuspid, per tooth (excluding final restoration)	\$285	\$440
D3330	Root canal - molar, per tooth (excluding final restoration)	\$400	\$575
D3351	Apexification/recalcification - initial visit	\$105	\$115
D3352	Apexification/recalcification - interim visit	\$70	\$115
D3353	Apexification/recalcification - final visit	\$120	\$115
D3410	Apicoectomy/periradicular surgery - anterior	\$190	\$375
D3421	Apicoectomy/periradicular surgery - bicuspid, 1st root	\$210	\$375
D3425	Apicoectomy/periradicular surgery - molar, 1st root	\$240	\$375
D3426	Apicoectomy/periradicular surgery - each additional root	\$95	\$110

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
D3430	Retrograde filling - per root	\$75	\$100
D3450	Root amputation - per root	U&C	\$190
D3920	Hemisection - including root removal (excluding root canal therapy)	U&C	\$190
Periodontics			
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or bounded teeth spaces per quadrant	\$215	\$520
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or bounded teeth spaces per quadrant	\$140	\$240
D4260	Osseous surgery (including flap entry and closure) - four or more contiguous teeth or bounded teeth spaces per quadrant	\$375	\$675
D4261	Osseous surgery (including flap entry and closure) - one to three contiguous teeth or bounded teeth spaces per quadrant	\$300	\$540
D4341	Periodontal scaling and root planing - four or more teeth - per quadrant	\$85	\$140
D4342	Periodontal scaling and root planing - one to three teeth, per quadrant	\$68	\$112
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$57	◆
D4381	Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth, by report	\$40	◆
D4910	Periodontal maintenance procedures - following active periodontal therapy	\$46	◆
D4999	Initial perio charting for moderate to advanced cases	\$5	◆
Removable Prosthodontics			
• Removable Prosthodontics - Includes all adjustments for up to six (6) months post-delivery.			
D5110	Complete upper denture	\$475	◆
D5120	Complete lower denture	\$475	◆
D5130	Immediate upper denture	\$525	◆
D5140	Immediate lower denture	\$525	◆
D5211	Upper partial - resin base (including clasps, rests and teeth)	\$375	◆
D5212	Lower partial - resin base (including clasps, rests and teeth)	\$375	◆
D5213	Upper partial - cast metal base with resin saddles (including clasps, rests and teeth)	\$525	◆
D5214	Lower partial - cast metal base with resin saddles (including clasps, rests and teeth)	\$525	◆
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth)	\$375	◆
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	\$375	◆

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
D5410	Adjust complete denture - upper	\$26	◆
D5411	Adjust complete denture - lower	\$26	◆
D5421	Adjust partial denture - upper	\$26	◆
D5422	Adjust partial denture - lower	\$26	◆
D5510	Repair broken complete denture base	\$57	◆
D5520	Replace missing or broken teeth	\$52	◆
D5610	Repair resin denture base	\$57	◆
D5620	Repair cast framework	\$80	◆
D5630	Repair or replace broken clasp	\$75	◆
D5640	Replace broken teeth - per tooth	\$52	◆
D5650	Add tooth to existing partial denture	\$67	◆
D5660	Add clasp to existing partial denture	\$83	◆
D5710	Rebase complete upper denture	\$175	◆
D5711	Rebase complete lower denture	\$175	◆
D5720	Rebase upper partial denture	\$165	◆
D5721	Rebase lower partial denture	\$165	◆
D5730	Reline complete upper denture (chairside)	\$110	◆
D5731	Reline complete lower denture (chairside)	\$110	◆
D5740	Reline upper partial denture (chairside)	\$105	◆
D5741	Reline lower partial denture (chairside)	\$105	◆
D5750	Reline complete upper denture (laboratory)	\$150	◆
D5751	Reline complete lower denture (laboratory)	\$150	◆
D5760	Reline upper partial denture (laboratory)	\$150	◆
D5761	Reline lower partial denture (laboratory)	\$150	◆
D5820	Interim partial denture - upper	\$200	◆
D5821	Interim partial denture - lower	\$200	◆
D5850	Tissue conditioning - upper	\$55	◆
D5851	Tissue conditioning - lower	\$55	◆

Fixed Prosthodontics

• Cost of Noble or High Noble Metal (gold, etc.) may be charged extra when used, not to exceed actual laboratory cost of metal.

D6210	Pontic - cast high noble metal	\$420	◆
D6211	Pontic - cast predominantly base metal	\$360	◆
D6212	Pontic - cast noble metal	\$400	◆
D6240	Pontic - porcelain fused to high noble metal	\$460	◆
D6241	Pontic - porcelain fused to predominantly base metal	\$400	◆
D6242	Pontic - porcelain fused to noble metal	\$440	◆
D6750	Crown - porcelain fused to high noble metal	\$460	◆
D6751	Crown - porcelain fused to predominantly base metal	\$400	◆
D6752	Crown - porcelain fused to noble metal	\$440	◆
D6780	Crown - 3/4 cast high noble metal	\$455	◆
D6781	Crown - 3/4 cast predominantly base metal	\$395	◆
D6782	Crown - 3/4 cast noble metal	\$435	◆
D6790	Crown - full cast high noble metal	\$420	◆
D6791	Crown - full cast predominantly base metal	\$360	◆
D6792	Crown - full cast noble metal	\$400	◆
D6930	Recement bridge	\$46	◆

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
D6970	Post and core in addition to fixed partial denture retainer, indirectly fabricated	\$130	◆
D6972	Prefabricated post and core in addition to bridge retainer	\$100	◆
D6973	Core build up for retainer, including any pins	\$87	◆
Oral Surgery			
D7111	Extraction, coronal remnants - deciduous tooth	\$35	\$48
D7140	Extraction - erupted tooth or exposed root (elevation and/or forceps removal)	\$44	\$60
D7210	Surgical removal of erupted tooth	\$83	\$95
D7220	Extraction - removal of impacted tooth - soft tissue	\$95	\$130
D7230	Extraction - removal of impacted tooth - partially bony	\$132	\$170
D7240	Extraction - removal of impacted tooth - completely bony	\$170	\$185
D7250	Surgical extraction - removal of residual tooth roots	\$90	\$130
D7510	Incision and drainage of abscess - intraoral soft tissue	U&C	◆
D7530	Removal of foreign body from mucosa, skin, or subcutaneous alveolar tissue	U&C	◆
D7550	Partial ostectomy/sequestrectomy for removal of non-vital bone	U&C	◆
D7910	Suture of recent small wounds up to 5 cm	U&C	◆
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure	\$130	◆
D7963	Frenuloplasty	\$130	◆
D7970	Excision of hyperplastic tissue, per arch	U&C	◆

Orthodontics

D8030	Limited orthodontic treatment of the adolescent dentition (child)	U&C	\$1,450
D8040	Limited orthodontic treatment of the adult dentition (adult)	U&C	\$1,550
D8080	Comprehensive orthodontic treatment of the adolescent dentition (up to 24 months) (child)	U&C	\$2,200
D8090	Comprehensive orthodontic treatment of the adult dentition (up to 24 months) (adult)	U&C	\$2,400
D8210	Minor treatment to control harmful habits - removable appliance therapy	\$262	◆
D8220	Minor treatment to control harmful habits - fixed appliance therapy	\$305	◆
D8660	Pre-orthodontic treatment visit	U&C	\$40
D8670	Periodic orthodontic treatment visit (as part of contract)	\$25	\$0
D8680	Retention phase (removal of appliances, construction and placement of retainers)	U&C	\$175
D8693	Rebonding or recementing; and/or repair, as required of fixed retainers	U&C	\$0

Code	Service	Co-payment When Services Performed by Contracted General Dentist	Co-payment When Services Performed by Contracted Specialist
Adjunctive General Services			
D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$35	\$50
D9120	Fixed partial denture sectioning	\$0	◆
D9215	Local anesthesia	\$0	\$0
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician (other than orthodontist)	\$50	\$50
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	\$6	◆
D9440	Office visit - after regularly scheduled hours	\$52	◆
D9450	Case presentation, detailed and extensive treatment planning	\$5	\$5
D9930	Treatment of complications (post-surgical) - unusual circumstances, by report	U&C	\$17
D9941	Fabrication of athletic mouthguard	\$135	◆
D9942	Repair and/or relining of an occlusal guard	\$52	◆
D9951	Occlusal adjustment - limited (per visit)	\$40	\$70
D9972	External bleaching - per arch	\$175	◆
D9999	Missed appointments - without twenty-four (24) hour prior notice	\$20	\$22
D9999	Record transfer - transfer of all materials with less than a full mouth x-ray	\$10	\$10
D9999	Record transfer - transfer of all materials with a full mouth x-ray	\$20	\$20

Current Dental Terminology © American Dental Association

◆ If you choose to receive this service from a SafeGuard contracted specialty care provider (periodontics, oral surgery, endodontics, pedodontics, orthodontics), your co-payment will be 75% of that provider's usual fee for this service.

Dental Terminology Definitions

These definitions are designed to give you a “layman’s understanding” of some dental terminology in order for you to better understand your plan; they are not full descriptions.

Amalgam:	A silver filling
Anterior:	Teeth that are in the front of the mouth
Bicuspid:	Most people have eight bicuspid teeth; they are located immediately preceding the molar teeth with two in each quadrant of the mouth.
Bridge:	A replacement for one or more missing teeth that is permanently attached to the teeth adjacent to the empty space(s).
Crown:	A covering created to place over a tooth to strengthen and/or replace tooth structure. A crown can be made of different materials (noble, high noble), base metal, porcelain or porcelain and metal.
Endodontics:	Procedures that treat the nerve or the pulp of the tooth due to injury or infection.
Oral Surgery:	Surgery to remove teeth, reshape portions of the bone in the mouth, or biopsy suspect areas of the mouth.
Orthodontics:	Braces and other procedures to straighten the teeth.
Periodontics:	Procedures related to treatment of the supporting structures of the teeth (gums, underlying bone).
Posterior:	Teeth that set towards the back of the mouth, including molars and bicuspids (premolars).
Primary Teeth:	The first set of teeth (“baby” teeth).
Prophylaxis:	Scaling and polishing of teeth by removal of the plaque above the gum line.
Prosthodontics:	The restoration of natural and/or the replacement of missing teeth with artificial substitutes.
Quadrant:	One of the four equal sections into which your mouth can be divided (some procedures like periodontics are done in quadrants).
Resin-based Composite:	Tooth-colored (white) fillings

Principle Exclusions and Limitations on Benefits

Limitations

The limitations listed below apply to your dental plan. However, you may elect to have any treatment performed at the dentist's regular fee:

1. Services performed by a general dentist or specialty care dentist, not contracted with SafeGuard, without prior approval by SafeGuard (except for out of area emergency services).
2. Routine and periodic examinations are limited to two (2) per twelve (12) months, per enrolled Member.
3. Routine prophylaxis procedures are limited to two (2) per twelve (12) months.
4. Bitewing radiographs (x-rays) in conjunction with periodic examinations are limited to one (1) series of films in any twelve (12) consecutive month period. Full mouth radiographs (x-rays), in conjunction with periodic examinations, are limited to once every three (3) years. Panoramic films are limited to once every three (3) years.
5. Fluoride treatment is limited to enrolled Members under the age of eighteen (18) years, and two (2) per twelve (12) months.
6. Periodontal scaling and root planing, and/or gingival curettage, and periodontal maintenance procedures are limited to one (1) course of therapy during any twelve (12) month period.
7. Space maintainers are limited to enrolled Members under the age of fourteen (14) years.
8. Partial Dentures are not eligible for replacement within three (3) years of original placement unless required as a result of tooth loss which cannot be restored by modification of the existing partial denture. Crowns, bridges, and/or complete dentures are not eligible for replacement within five (5) years of original placement.
9. Complete upper and/or lower dentures are covered only once within any five (5) year period. Replacement will be provided for an existing denture only if it is unsatisfactory and cannot be made satisfactory. Complete or partial upper and/or lower dentures are limited to the benefit level for a standard procedure. If a more personalized or specialized treatment (such as precision attachments, overlays, implants, personalization or characterization) is chosen by the patient and the dentist, the patient will be responsible for all additional charges.
10. Complete and/or partial denture relines are limited to one (1) per denture during a twelve (12) month period.
11. Pedodontic services are available to eligible Members under the age of six (6) years, if his or her assigned Participating General Dentist requests the referral to the participating Specialist after examining the patient. Pedodontic benefits are available at a reduced rate from participating dental offices.
12. Plan Contribution towards the cost of specialty care as a result of an approved referral is limited to a maximum of \$500 per contract year. Lifetime maximum of \$2,000.

Principle Exclusions and Limitations on Benefits

Exclusions

The following dental services and procedures are not included in this dental plan and there is no coverage for these items. However, you may elect to have any treatment performed at the dentist's regular fee:

1. Any procedure not specifically listed as a covered benefit.
2. Any condition for which benefits of any nature are recovered or found to be recoverable, whether by adjudication or settlement, medical health insurance, worker's compensation or occupational disease law, even if the patient did not claim those benefits.
3. Care or treatment which is obtained from, or for which payment is made by, any Federal, State, County, Municipal, or other governmental agency, including any foreign government.
4. Disease contracted or injuries sustained as a result of a major disaster, war, declared or undeclared, epidemic conditions, or from exposure to nuclear energy, whether or not the result of war.
5. Any illness, injury, or condition for which a third party may be liable or legally responsible by reason of negligence, an intentional act or breach of any legal obligation on the part of such third party is not covered.
6. Dental treatment or expenses incurred or in connection with any dental procedures started prior to the Member's effective date under this Plan or after termination of the Member's coverage. Example: teeth prepared for crowns, root canal treatment in progress, orthodontic treatment in progress.
7. Dispensing of drugs not normally supplied in the dental office.
8. Hospital and associated physician charges or any kind of charges for any dental treatment or costs associated with treatment as a result of an accident. This plan does not provide emergency medical care to its members, except, if applicable, in certain specifically identified instances. Members are encouraged to use the 911 emergency response system in areas where the system is established and operating when the Member has an emergency medical condition that requires an emergency response.
9. All treatment of fractures and dislocations.
10. Extractions for orthodontic purposes.
11. General anesthesia, inhalation sedation, intravenous sedation, or intramuscular sedation.
12. Dental treatment or expenses incurred in conjunction with the correction of congenital or developmental malformations.
13. Histopathological exams, treatment and/or removal of cysts, tumors, neoplasms, malignancies and foreign bodies.
14. Tooth implantation or transplantation, orthognathic surgery, soft tissue or osseous grafts, alveoloplasty, vestibuloplasty, or osteotomy procedures.
15. Charges for any dental treatment, because the Member is unwilling or incapable of having treatment performed in the assigned general dentist or specialist office.
16. Dental procedures and charges incurred as part of implants (placement or removal) and prosthetic devices placed on implants (fixed or removable, example: bridges, crowns, dentures).

Principle Exclusions and Limitations on Benefits

17. Replacement of lost or stolen dentures, crown and bridgework, or other dental appliances.
18. Precision attachments and stress breakers.
19. Crown lengthening surgical procedures.
20. Periodontal irrigation procedures, when available, are provided at the doctor's regular fee.
21. Dental treatment or procedures required in conjunction with altering vertical dimension, replacing tooth structure lost by attrition, erosion or abrasion.
22. Dental treatment or procedures requiring or associated with fixed prosthodontic restorations when part of extensive oral rehabilitation or reconstruction (more than six (6) units of crown and/or bridgework in one (1) arch or more than ten (10) units total). Extensive oral rehabilitation or reconstruction is available at the dentist's regular fee.
23. Diagnosis or treatment by any method of any condition related to the jaw joint, temporomandibular joint (TMJ) or associated musculature, nerves and other tissues.
24. Oral physio-therapy, dietary or saliva analysis and dietary instruction.
25. The treating dentist shall have the right to discontinue further treatment of a Member who continually fails to keep appointments or who fails to follow their prescribed course of treatment.
26. A dental treatment plan which in the opinion of the Participating Dentist, is not dentally necessary, will not produce a beneficial result, or has a poor prognosis.
27. Any corrective treatment required as a result of dental services performed by a non-participating dentist while this coverage is in effect, and any dental services started by a non-participating dentist will not be the responsibility of the participating dental office or the Plan for completion or compensation.
28. Endodontic retreatment of previous root canal therapy is not a covered benefit.

Orthodontic Exclusions & Limitations

Limitations

- A. Child co-payments apply only to those members up to age nineteen (19). Age nineteen (19) and older are considered adults and are subject to adult co-payments. Age is determined on the date bands are placed.
- B. Treatment co-payments are for twenty-four (24) months of treatment. Treatment in excess of twenty-four (24) months (extended treatment) is available at usual and customary fees, payable until treatment is completed (retainers are placed). If the patient is in active treatment and the member elects to change providers, the member may incur additional expenses.
- C. Member and his or her eligible dependent must remain on the Plan during the period of time the member or his or her eligible dependent is undergoing orthodontic treatment. An early termination will result in usual and customary charges for all unfinished work.
- D. Orthodontic treatment must be provided by participating Orthodontist.

Principle Exclusions and Limitations on Benefits

Exclusions

- A. The following are not benefits included as orthodontia:
 1. Study models
 2. X-rays for orthodontic purposes
 3. Tracings and photographs
 4. Phase I orthodontic treatment (prior to full mouth banding)
- B. Treatment in progress started prior to a Member's eligibility under this plan.
- C. Surgical procedures for orthodontic treatment.
- D. Severe or mutilated malocclusions.
- E. Retreatment of orthodontic cases.
- F. Changes in treatment necessitated by accident of any kind.
- G. Hospital charges, or treatment in a hospital.
- H. Dispensing of drugs not normally supplied in a dental office.
- I. Treatment of temporomandibular joint (TMJ) disturbances, hormonal imbalances, cleft palate, micrognathia, macroglossia, and myofunctional therapies are excluded services.
- J. Replacement of lost or broken appliances.
- K. Extractions for orthodontic purposes.