# **DHMO**

## Plan CS 150

### Presented by

## **Professional Benefit Administrators**



### 1-800-578-2082

#### www.pbainsurance.net



#### SUMMARY OF BENEFITS AND **COPAYMENTS**

These procedures are performed as needed and deemed necessary by your Provider Dentist subject to the Limitation, Exclusions and Governing Administrative Policies of the program.

#### **Enrollee** pays

#### DIAGNOSTIC

Oral examination	.No Cost
Bitewing radiograph(s)	.No Cost
Panoramic film	.No Cost
Pulp vitality tests	.No Cost

#### PREVENTIVE

Prophylaxis (adult/child)-1 per 6 mo/2 per year .....No Cost Topical application of fluoride including, excluding prophylaxis (child to age 16) ......No Cost

#### RESTORATIVE

Amalgam – one to four surfaces	No Cost
Resin - one to three surfaces, anterior	\$35-\$50
Resin-one - three surfaces, posterior, prim	\$60-\$100
Resin – four or more posterior, permanent.	\$120.00
Sedative filling	\$ 15.00

#### **ORAL SURGERY**

Routine extraction - single tooth	No Cost
each additional	. \$15.00
Surgical removal of erupted tooth	.\$ 40.00
Removal of impacted tooth - soft tissue	.\$ 50.00
Removal of impacted tooth - completely bor	ny
	.\$85.00
Alveoplasty in conjunction with extraction p	er
quadrant	.\$ 70.00

#### PERIODONTICS

Gingivectomy or gingivoplasty, per quadrant
\$125.00
Root planing & periodontal scaling, per quadrant
\$ 50.00

#### PROSTHETICS

Crown - porcelain/ceramic\$280.00 + LAB
Crown - porcelain fused to metal\$280.00
Crown - full cast metal\$280.00
Crown - prefabricated stainless steel,
primary/permanent \$ 75.00
Denture - complete upper or lower\$300.00
Denture - upper or lower partial w/resin base
(including any conventional clasps,
rests & teeth)\$300.00
Denture repair \$15 to \$50
Partial denture repair (per repair) \$15 to \$50
Denture reline/rebase chairside
(complete or partial)\$ 50.00
Bridge pontic\$280.00
(Lab fees may be required in addition to co-pay for crown and bridge work)

#### **ENDODONTICS**

Root canal therapy – anterior	. \$100.00
Root canal therapy – bicuspid	. \$200.00
Root canal therapy – molar	. \$250.00

#### **ADJUNCTIVE GENERAL SERVICES**

Local anesthesia		. No Cost
Analgesia (nitrous-oxide per	15 minutes)	. \$15.00

#### ORTHODONTICS

Children and adults	– Up to 24 months
Of routine (full banded) orthode	ontic treatment for
Class I and Class II cases.	
Consultation	No Cost
Evaluation	\$ 35.00
Records/Treatment Planning	\$ 250.00
Orthodontic Treatment	\$1800.00
Retention-Adults Only	\$450.00

Please note: This is only a summary of the co-payments and benefits. For more information about Dental Plans, please call:

1 (800) 578-2082 (770) 963-3939 An Evidence of Coverage will be sent to you upon enrollment.

#### • HOW IT WORKS

When you enroll in DHMO CS150, select a Participating Dentist from the list. This location is now the center for all of your dental needs.

After you have enrolled, you will receive an Evidence of Coverage that fully describes the benefits of your dental plan as well as a CompDent membership card. This card will have the address and telephone number of your participating panel dentist. To receive all necessary dental care covered by the plan, simply call your selected provider to make an appointment.

Remember to always contact your selected panel dentist. Dental services which are not performed by your panel provider nor prior authorized will not be covered by the program.

• WHO CAN JOIN

You can also enroll your eligible dependents, which include your lawful spouse and unmarried children; including step-children, legally adopted and foster children to the limiting age as specified by state law.

#### DHMO CS150

Bi-Weekly Payroll Deductions	
Individual	\$22.00
Individual & one dependent	\$27.00
Family	\$33.00
2	

Monthly Bank Draft Deductions	
Individual	\$49.17
Employee & one dependent	
Family	\$73.00

#### **No Charge Services**

- X-Rays
- Routine Cleanings
- Topical Fluoride
- Oral Exams
- Local Anesthesia
- All other dental procedures are covered at a substantial savings to you. See the benefits schedule on the other side.

#### **No Claim Forms**

- The dentist is prepaid directly.
- Most routine and preventive care is covered.

#### **No Deductible**

#### Most Pre-Existing Conditions are Covered Immediately

#### Large, Established Dental Network

- You choose your family general dentist from the provider list.
- Each dentist is licensed and is a skilled, experienced professional.

The credentials of each dentist on the provider list are carefully reviewed by American Prepaid before they are selected and are periodically reviewed

#### No Limit On Number Of Dental Visits Per Year

#### Easy To Change From One Participating Dentist To Another

 All it takes is a phone call to Professional Benefit Administrators at (770) 963-3939 or (800) 578-2082.

#### No Maximum Limitations on Benefits

#### **Specialist Care Available**

 Should you need a specialist, you may be referred by your <u>PARTICIPATING GENERAL</u> <u>DENTIST.</u> Or you may refer yourself to any <u>PARTICIPATING SPECIALIST.</u> Co-payment amounts are applicable when treatment is performed by selected participating providers. Benefits for procedures not listed on the schedule, that are performed by participating specialist, are available at the participating specialist's usual and customary fee less 25%.

#### **No Surprises**

- Check with benefits schedule to know in advance what your co-payment will be for each service rendered.
- Co-payments are made directly to the dentist.

## Ask about other plans available:

**Disability Plan** 

## Competitive Life Plans

Vision Plan

## Cancer Plan

## Accident Plan