

DENTAL PLAN

DIAMOND 1500

NO WAITING PERIODS

USE ANY DENTIST!!

Benefit Maximum

Per person per policy \$1,500
year

Deductible

Per person per policy \$50
year

Max deductible per family \$150

Orthodontic

Coverage

Lifetime max is \$1000 50%
for

Dependent children to
age 18

SUMMARY OF BENEFITS

TYPE 1 – Diagnostic &
Preventive 100%

Oral exams
Prophylaxis
Topical Fluoride

TYPE 2 – Basic
Services 65%

Simple Restorative
X-Rays
Sealants
Space Maintainers

TYPE 3 – Major Services 35%

Major Restorative
Bridge, Denture Repair
Prosthetics
Tooth Extraction
Endodontics
Periodontics
Crowns

TYPE 4 – Orthodontia 50%

DIAMOND 1500 - WITH ORTHO!! Bi-Weekly Payroll Deduction

Individual \$20.00
Individual & one dependent \$33.00
Family \$55.00

Monthly Bank Draft

Individual \$43.33
Individual & one dependent \$71.50
Family \$119.17

Providers:

***Freedom to choose any dentist
with claims paid at current UCR
levels, or pick from one of our
Dentemax providers for possible
lower out of pocket costs. You can
access the Dentemax network at
www.Dentemax.com***

Disclaimer: Professional Benefit
Administrators has no liability for
providing or guaranteeing service
and has no liability or responsibility
for the quality of service rendered.

Frequently Asked Questions

How does the plan work?

1. The indemnity plan allows you to seek treatment from any licensed dentist.
2. Once services are performed, you or your dentist must file a claim form in order to receive reimbursement.
3. Your claim will be paid based on your group's certificate of coverage. Benefits will be payable after your deductible and coinsurance (if applicable) are satisfied. Your plan also has an annual limit on benefits available.

The dentist may agree to file your insurance claim for you. However, if he/she does not, you may be required to pay the entire bill at the time services are rendered and submit a claim to Citizens Security Life Insurance Company for reimbursement.

Where should I send my claims?

Claim forms can be obtained by calling 800-578-2082 and should be sent to:

Citizens Security Life Insurance Co.
Dental Claims Department
P. O. Box 436149
Louisville, KY 40253-6149

or

Faxed: 502-254-4077

What is a predetermination?

The purpose of submitting a predetermination is to help you understand how your benefits will be paid for your proposed treatment plan.

When is a predetermination needed?

If a planned treatment is going to cost over \$200, you should ask the dentist to file for predetermination of benefits before services begin.