

## Exclusions

The following items are not covered under SDC dental plans unless your plan indicates otherwise on the reverse side of this document.

1. Services which are not Dentally Necessary, those which do not meet generally accepted standards of care for treating the particular dental condition, or which We deem experimental in nature.
2. Services for which You would not be required to pay in the absence of Dental Insurance.
3. Services or supplies received by You or Your Dependent before the Dental Insurance starts for that person.
4. Services which are primarily cosmetic (For residents of Texas, see notice page section in your certificate).
5. Services which are neither performed nor prescribed by a Dentist except for those services of a licensed dental hygienist which are supervised and billed by a Dentist and which are for scaling and polishing of teeth or fluoride treatments.
6. Services or appliances which restore or alter occlusion or vertical dimension.
7. Restoration of tooth structure damaged by attrition, abrasion or erosion.
8. Restorations or appliances used for the purpose of periodontal splinting.
9. Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco.
10. Personal supplies or devices including, but not limited to: water piks, toothbrushes, or dental floss.
11. Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work.
12. Missed appointments.
13. Services covered under any workers' compensation or occupational disease law, covered under any employer liability law, for which the employer of the person receiving such services is not required to pay, or received at a facility maintained by the Employer, labor union, mutual benefit association, or VA hospital.
14. Services covered under other coverage provided by the Employer.
15. Temporary or provisional restorations.
16. Temporary or provisional appliances.
17. Prescription drugs.
18. Services for which the submitted documentation indicates a poor prognosis.
19. The following when charged by the Dentist on a separate basis: claim form completion, infection control such as gloves, masks, and sterilization of supplies; or local anesthesia, non-ritavenous conscious sedation or analgesia such as nitrous oxide.
20. Dental services arising out of accidental injury to the teeth and supporting structures, except for injuries to the teeth due to chewing or biting of food.
21. Caries susceptibility tests.
22. Initial installation of a fixed and permanent Denture to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth.
23. Other fixed Denture prosthetic services not described elsewhere in this certificate.
24. Precision attachments.
25. Adjustment of a Denture.
26. Diagnosis and treatment of temporomandibular joint (TMJ) disorders. This exclusion does not apply to residents of Minnesota.
27. Repair or replacement of an orthodontic device.
28. Duplicate prosthetic devices or appliances.
29. Replacement of a lost or stolen appliance, Cast Restoration, or Denture.
30. Intra and extraoral photographic images.

## General SDC Information

Warning: If you or your family members are covered by more than one healthcare plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

## Pre-determination of Benefits

Pre-determination of Benefits is necessary if services are for \$400.00 or more or for periodontal services. Alternate benefits may be received when there is more than one acceptable course of treatment. In this situation, SDC will provide benefits based on the least expensive, professionally accepted treatment. If you and your dentist choose a more expensive treatment, the additional cost will be your responsibility. All services are subject to the policies and procedures of SDC.

## Coordination of Benefits

SDC coordinates benefits with other carriers and with other SDC plans. SDC follows the rules established by state law for Coordination of Benefits to decide which plan pays first. SDC's payment is based on the type of plan and the amount the other plan has benefited. The objective is to make sure the combined payments of all plans are no more than your actual bills. The birthday rule applies for covered dependents - whichever parent's birthday comes first in the calendar year is considered the primary carrier. If a divorce has occurred, the plan follows the divorce decree.

## Coinsurance

Coinsurance is the out-of-pocket expenses that are directly payable by an Enrolled Member to the dentist. The Coinsurance is based on a percentage of the Allowable Amount assigned to eligible services. The Coinsurance is calculated after the Deductible and/or Copay has been assessed, if applicable.

## Evidence of Coverage

Your Evidence of Coverage is on file with your employer or you may call our office to request a copy. Additional access is provided on our website at: [www.superiordental.com](http://www.superiordental.com) under the Members tab and in the Member Support page as well as in Superior Direct Connect, your online resource and account management tool. Important information addressed in the Evidence of Coverage includes: claims appeal procedures, exclusions, coordination of benefit rules, contact information for SDC's Member Services Team, for State Departments of Insurance, for State Dental Associations and more. Access to SDC's Notice of Privacy Practices is also provided at the Member Support Center.

## Claim Submission

All claims must be submitted and resolved within one year from the date of service to be considered for payment, regardless of enrollment status.

## SDC'S DENTAL PLAN ADD-ONS

SDC offers two special bonus features at no additional charge!

### SMILE RIDER™

Dentists who participate in our Smilerider program offer a 15% discount for elective services such as teeth whitening, veneers, bonding and porcelain facings. This discount comes with the SDC dental plan at no additional charge.

### Eyemed Vision Care®

SDC offers a vision discount plan through Eyemed Vision Care at [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com). This program offers significant savings and there are no limitations on the frequency of use. Be sure to mention you are a member of Superior Dental Care.

Superior Dental Care 6683 Centerville Business Pkwy, Centerville, OH 45459

Toll Free: 800.762.3159 Ph: 937.438.0283 Fax: 937.291.8695



## Schedule of Benefits The Preferred Plan #1011

	In Network	Out of Network
Preventive	100%	100%
Basic	80%	80%
Major	50%	50%
Contract Maximum	\$2,500.00	\$2,500.00
Deductible	\$25/\$50	\$25/\$50
Orthodontia	60%	60%
Lifetime Ortho Max	\$1,000.00	\$1,000.00
Copay	None	None

(applies to eligible oral evaluations)

**Contract Period** - The defined time during which your benefits will apply. This is typically a 12 month period of time; however please check with your employer to be sure.

**Contract Maximum** - The amount of dental expenses allotted to each member per Contract Period. Each new contract period, a fresh Contract Maximum is granted per member.

**Deductible** - The amount of dental expenses, which you are responsible to pay before SDC begins calculations of benefits. Deductibles follow the contract period and have individual and family maximums.

**Lifetime Ortho Maximum** - The amount of orthodontia benefit, per member per lifetime, while enrolled with SDC. Any orthodontia payments made by SDC accumulate over time, are applied toward the Lifetime Maximum, and do not refresh. The orthodontia Lifetime Maximum is separate from the Contract Maximum.

**Copay** - This amount is applied to eligible oral evaluations in the Preventive Category only and is to be paid per Covered Person per occurrence, at the time of the visit.

### Service Area and Participating Dentists

SDC is currently licensed in Ohio, Kentucky and Indiana which represent SDC's service area. SDC Preferred Plan members are encouraged to seek service from a Participating Dentist or Specialist in our Preferred Plan network. You may access our directory of participating dentists on our website [www.superiordental.com](http://www.superiordental.com). All of our dentists undergo a stringent credentialing process and are recertified every 3 years. This means that our members are assured the highest quality of care and the greatest protection when staying within our network. Participating dentists are prohibited from collecting any amount over the Coinsurance and SDC's reimbursement. Enrolled members seeking care from a non-participating dentist will be responsible for the payment to that dentist and may be required to pay any amount over the Coinsurance and SDC's reimbursement, otherwise known as the Balance Bill.

## SDC's Features and Highlights

**No waiting periods**  
Covered services may be considered for benefit as soon as you come onto the plan.

**No missing tooth provision**  
Covers services for replacement of missing teeth.

**Online Dentist Directory**  
Visit [www.superiorindental.com](http://www.superiorindental.com) and click on the "Find A Dentist" icon and search under the Preferred plan type.

**Member Services hours**  
7:30-5:00 Monday through Friday.

**Largest Regional Network of Dentists and Specialists**  
Each year SDC adds hundreds of dentists and specialists to our network. With this vast selection, you're sure to find one close to home, work or school.

## Dental Benefit List of Covered Services:

### PREVENTIVE SERVICES

**Oral Evaluations**  
two per contract period

**Prophylaxis** (cleaning)  
two per contract period

**Topical Application of Fluoride**  
two treatment per contract period

**Bitewing X-rays**  
up to four Bitewings per contract period

**Full Mouth X-rays or Panoramic Survey**  
once in three years

**Intraoral Periapical X-rays**  
three per contract period

**Minor Emergency Treatment**  
for the relief of pain, bleeding or swelling, but not the cure of the disease

**Sealants** (resin or permanent, teeth only)  
once every three years per tooth for children under age 14

**Space Maintainers**  
once per lifetime per area for children under age 19

## BASIC SERVICES

**Specialist Examinations**  
once per contract period for endodontics, periodontics, or oral surgery

**Oral Surgery** (includes local anesthesia and routine postoperative care.)  
Extractions (Not to include pre-orthodontic. These extractions are included under the Major Category.)  
Removal of Periapical and Follicular Cysts  
Intraoral Incision and Drainage  
Exposure of Tooth to Aid Eruption  
Frenectomy  
General Anesthesia or IV Sedation - when provided in connection with oral surgery (excluding simple extractions)

**Endodontics** (includes local anesthesia, x-rays and routine postoperative care.)  
Root Canal Treatment  
once per tooth  
Surgical Endodontics  
once per lifetime per tooth

**Restorative** (includes local anesthesia)  
Restorations (amalgam and composite) - to restore teeth damaged by decay or traumatic injury,  
once every two years per surface

**Sedative Filling**  
once in three years per tooth

**Pins**  
once in three years per tooth  
**Prefabricated Crowns**  
replaceable after three years in existence  
**Recementation** (onlays, crowns and bridges)  
once in two years

**Rebasing**  
Replaceable after at least 6 months in existence and every three years

**Relining**  
Replaceable after at least 6 months in existence and every three years

**Repairs** (includes repairs to crowns, bridges, and complete or partial dentures.)  
once per contract period

**Periodontics/Surgical Periodontics** (includes local anesthesia and postoperative care.)  
Periodontal Scaling and Root Planning  
each quadrant once in two years  
Periodontal Maintenance (root planing followed by osseous surgery is a single course of treatment)  
eligible twice within two years during a course of full mouth periodontal treatment  
**Complete Occlusal Adjustment**  
once in two years following periodontal surgery  
**Gingivectomy**  
each quadrant/area once in three years  
**Gingival Grafts**  
each quadrant/area once in three years  
**Osseous Surgery**  
each quadrant/area once in three years

## MAJOR SERVICES continued

**Oral Surgery**  
Alveoplasty, Vestibuloplasty  
once in five years  
Removal of Exostosis or Tori

**Prosthodontics**  
**Bridge Abutments** (See Crowns and Onlays)  
replaceable after five years in existence  
**Porotics** (See Crowns and Onlays)  
replaceable after five years in existence  
**Removable Partial Dentures**  
replaceable after five years in existence  
**Complete Dentures**  
once in five years on the same tooth

**Crowns and Onlays** (Treatment for decay or traumatic injury and when teeth cannot be restored with a filling material or when the tooth is an abutment. Applies interchangeably to onlays, crowns, abutments, and porotics for the same tooth.)

**CROWNS**  
once in five years on the same tooth and replaceable after five years in existence  
**Onlays**  
once in five years on the same tooth and replaceable after five years in existence  
**Post and Core**  
once in five years on the same tooth and replaceable after five years in existence

**Implants** - once in ten years  
Surgical placement of implant  
Implant supported prosthetics  
Repair of an implant  
Removal of an implant

**Bruxism Appliances**

## ORTHODONTIC SERVICES

Superior Dental Care's (SDC) orthodontia benefits are limited to members under 20 years of age. Coverage includes orthodontic procedures under a "Treatment Plan" that has been evaluated through a pre-determination of benefits by SDC. The dentist providing this service must supply SDC with films and study models upon request.

The one-time Record/Diagnosis fee shall consist of the initial exam, diagnosis and consultation, x-rays, and study models. This fee can be submitted for payment separately from the treatment plan and will apply to the member's lifetime maximum. Payments for orthodontic treatment will be made monthly beginning after the first month of treatment, and continue for the estimated duration of the treatment plan, as long as the patient is a member of SDC and in active treatment. Patients in retention are not covered.

For orthodontic treatment in progress at the time of eligibility, SDC will review the initial estimate of treatment months and total cost to determine benefit eligibility. This calculation will be based on the appropriate plan percentage, up to the plan's allowable orthodontic lifetime maximum, and for the remaining months of estimated treatment. Benefits will automatically terminate when the patient ceases to be eligible.