



GOOD NEWS! You and your family have the opportunity to enroll in a dental health plan offered by Dental Health Options by Health Resources Inc. Our plans are specifically created to Insure Smiles. We work together with general and specialty dentists who have agreed to provide services at a savings to you. Visit www.InsuringSmiles.com to **Find Your Dentist**

Members enjoy:

- No deductibles
- No claim forms
- No waiting periods
- No pre-existing condition clauses
- A large dentist network, including specialists

DENTAL SERVICES COVERED AT 100%

PREVENTIVE

Routine teeth cleaning
Fluoride applications (adult or children)
Sealants (permanent molar teeth only)
Space maintainers (not orthodontic retainers)

DIAGNOSTIC

Evaluations (exams)
Periodic, limited, comprehensive, periodontal
Radiographs (x-rays)
Complete series
Panoramic films

Bitewings

TMJ films
Cephalometric film
Other procedures
Pulp vitality tests
Diagnostic casts

DENTAL SERVICES COVERED AT 50%

RESTORATIVE

Silver fillings
Primary teeth
Permanent teeth
White fillings
Anterior teeth
Posterior teeth
Inlay/Onlay (metallic & porcelain)
Crowns
Porcelain/ceramic
Full cast/¾ cast
Prefabricated stainless steel
Recementation
Other restorative services
Protective restoration
Core buildup including pins
Pin retention
Post & core
Labial veneers (anterior teeth)

PERIODONTICS

Gingivectomy, per quadrant
Crown lengthening
Osseous surgery
Soft tissue grafts
Guided tissue regeneration
Scaling and root planing
Full mouth debridement
Periodontal maintenance

Fixed bridgework, abutment supported
Porcelain/ceramic
Cast metal

ORAL SURGERY

Extractions
Routine removals or exposed roots
Surgical removals
Impactions
Natural tooth reimplantation
Surgical exposure of unerupted tooth
Biopsy, soft tissue
Incision and drainage of abscess
Frenectomy
Excise hyperplastic tissue
Alveoplasty (smoothing of bone)
Removal of benign lesions & cysts
TMJ manipulation under anesthesia
Sialolithotomy

PROSTHODONTICS

Removable
Complete/Immediate dentures
Partial dentures
All acrylic
Metal framework, acrylic saddles
Repairs/Rebase/Reline
Tissue conditioning
Overdentures
Fixed bridgework
Bridge pontics & retainers
Resin bonded (Maryland) bridge
Recementation
Post & core

ADJUNCTIVE

Palliative emergency treatment
Anesthesia
General anesthesia
Intravenous sedation
Analgesia (nitrous oxide)
Occlusal splints for bruxism
Athletic mouth guards
Bleaching (anterior teeth, supervised in office)

ENDODONTICS

Vital pulpotomy (primary teeth only)
Pulp therapy (primary teeth only)
Root canal therapy
Anteriors
Premolars
Molars
Retreatment
Apexification
Apicoectomy
Root amputation

IMPLANT SUPPORTED PROSTHETICS (RESTORATIONS)

Removable dentures, abutment supported
Crowns, abutment supported
Porcelain/ceramic
Cast metal

Your Employer will sponsor your plan and select your individual annual maximum dollar level, of which the benefit accumulation period is the Plan year. Your employer will also collect your portion of the premiums via payroll deduction and define eligibility requirements. You may not add, drop or change coverage during each contract period unless a change of family status or employment termination occurs. All Plans are issued subject to certain general exclusions, limitations and restrictions, such as frequency and age limitations. These exclusions, limitations and restrictions as well as a comprehensive listing of all covered services by ADA code, are described in the Employer group contract and your Member handbook. Copies of these materials are available on the HRI website or by calling HRI at 800.727.1444. Employer group acceptance is not guaranteed. Approval of coverage is contingent upon underwriting acceptance. This plan does not meet minimal essential coverage requirements for pediatric dental services as part of the Essential Health Benefits in accordance with the Affordable Care Act (ACA) provisions.

Your member ID card indicates whether your plan includes orthodontic coverage and the lifetime maximum benefit level.

TYPE	
A – Ortho Adult & Dep.	B – Ortho Dependent

Procedures listed herein are payable at 50% by Health Resources, Inc. (HRI) up to the lifetime maximum benefit. Benefits are paid on a payment cycle as determined by your Employer’s Master Group Contract or Administrative Services Agreement.

Limited Orthodontic Treatment
 Comprehensive Orthodontic Treatment
 Interceptive Orthodontic Treatment
 Treatment to Control Harmful Habits

1. Claims for orthodontic procedures are payable only until the covered dependent reaches the employer group’s maximum dependent age & whether or not treatment has been completed or lifetime maximum orthodontics benefits have been paid.
2. Initial orthodontic claims must be submitted by the dentist. Quarterly updates must then be verified by the dentist after treatment is initiated.
3. Benefit payments for orthodontic services are IN ADDITION to the maximum annual benefit payments for non-orthodontic services.
4. Benefit payments stop when plan coverage ends, even if total payments have not reached the lifetime maximum & whether or not treatment has been completed.
5. To receive maximum benefit, patient must be in active orthodontic treatment a minimum of two years while covered by an HRI plan.
6. A lifetime maximum benefit is the maximum amount HRI will pay in orthodontic benefits to a covered person during that individual’s lifetime. Once an individual has exhausted his/her lifetime maximum benefit under any HRI plan, additional charges will be excluded.
7. The dentist providing orthodontic services must identify to HRI when orthodontic services began, the estimated total time for treatment, and the total cost for treatment.
8. Benefits may be paid even if orthodontic services began before dental coverage.
 The total cost for treatment will be divided between two periods:
 - a. Period #1: the date treatment started to the date dental coverage began (this cost will NOT be covered);
 - b. Period #2: the date dental coverage began to the date when treatment should be completed (this cost will be covered for the time REMAINING in the treatment program).

Payments are subject to the limitations previously described.

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