

Dental Benefits

Dental benefits provide you and your family with comprehensive coverage to keep your smile shining bright! The chart below provides you a brief summary of the key benefits of the dental insurance available from Benefits & Risk Management Services, Inc. (BRMS - TPA). For a complete list of all your dental insurance benefits and restrictions, please refer to your booklet or contact your plan administrator.



Voluntary Pre-Authorization

In the event you need to have dental work estimated to cost \$300 or more, we recommend you have your dentist submit the charges to the carrier for pre-authorization. They will then review the intended treatment plan and let your dentist know how much of the bill they will cover. We recommend this to avoid any billing issues.

	BRMS - TPA Anthem Dental Network
Calendar Year Deductible	
▪ Waived for Preventive Care	Yes
▪ Individual	\$50
▪ Family	\$150
Benefit Maximum (calendar year)	
	\$1,500 unused portion carried over for one year if on the plan for 12 months
Preventive Care Services (2 exams/cleanings in a 12 month period)	100%
Basic Services	
	80%
Major Services**	
	60%
Orthodontia (Adult & Children to 26)	
	50% to \$2,000 lifetime maximum
Non-Network Benefits	
	Paid at usual, customary & reasonable and patient can be balanced billed

If you use a non-participating PPO provider, you will pay more out-of-pocket since those providers do not have negotiated rates with your dental carrier. You will also be responsible for any amount over reasonable and customary (R&C).

**No benefits are payable for Major services in the first 12 months of coverage under the Plan.

*Members who enroll more than 31 days after becoming eligible will be subject to an individual benefit waiting period, subject to policy guidelines. There are additional limitations to your coverage. A complete list is included in your booklet.