

Prepaid Dental

Good news about dental benefits for employees of Fisher Island Community Association

A Dental Plan Means Healthy Smiles

Because you are a valued employee, Assurant Employee Benefits* is pleased to offer you the opportunity to enroll in a dental benefit plan provided by Union Security Insurance Company. This prepaid dental plan offers benefits through a network of Plan Dentists. When you enroll for benefits, treatments you receive from your selected Plan Dentist will be provided at reduced fees called copayments. For your information, a partial list of frequently used dental treatments is included.

Plan Features

- No Deductibles
- No Waiting Periods
- Coverage for Pre-existing Conditions
- Includes Orthodontic copayments
- No Claim Forms to File for Plan Dentist and Plan Specialist Services
- No Referrals Required for Specialist Services
- No Annual Maximum for Plan Dentist and Plan Specialist Services

Important Enrollment Information

To enroll, just follow three simple steps:

1. Select a general dentist from the Directory of Dentists for yourself and every eligible member of your family. Each family member may choose a different Plan Dentist. You must select a Plan Dentist to receive services. Except for certain specialist services, all services must be performed by this selected Plan Dentist. You may change your Plan Dentist(s) throughout the Plan Year in accordance with the provisions of the group agreement. However, all services must be performed by a Plan Provider.
2. Complete the enclosed enrollment form, being sure to include the Dental Facility Number of each Plan Dentist selected.
3. Return your completed enrollment form to your Personnel Department or Benefits Manager authorizing payroll deductions for your coverage.

Finding a Provider

You can find a dental provider in the Heritage Series Provider Network by visiting the Assurant Employee Benefits web site at www.assurantemployeebenefits.com, clicking on the "Provider Search" link, and then selecting Heritage Series. Availability of Plan Dentists and Plan Specialists varies depending on location.

If you have any questions, call Customer Service at 800.443.2995.

***Products are marketed by Assurant Employee Benefits, administered, underwritten or provided by Union Security Insurance Company.**

Learn more about the prepaid dental plan being offered to you!

Your employer is offering you an attractive prepaid dental plan. This Q&A will help provide you more information about the plan being offered to you.

What is a prepaid plan?

With a prepaid plan you pay a monthly prepayment fee plus you pay reduced fees called "copayments" for dental services provided. To receive the reduced fees you must use a Plan Dentist selected at the time of enrollment.

What are copayments and where can I locate the copayment schedule?

A copayment is the set fee that you pay to the Plan Dentist at the time of treatment for covered services that are being performed.

The copayment schedule is a listing of covered services and copayments for your plan. The schedule is included in the Evidence of Coverage. It is helpful to bring your copayment schedule to your dental appointment.

How do I select a Plan Dentist?

You should select your Plan Dentist when you enroll. You can visit www.assurantemployeebenefits.com and go to Provider Search or refer to your plan network directory for a listing of Plan Dentists. On the web site please choose the Heritage Series network listed on the Provider Search page for provider look-up. Note that your Plan Dentist must be a general dentist, not a specialist.

How long does it take to appear on the patient list/roster of my Plan Dentist that I select at time of enrollment?

If Assurant Employee Benefits receives your Plan Dentist selection by the 20th of the month, you will appear on the roster the 1st of the next month. If we receive the selection after the 20th, you will appear on the roster the 1st day of the second following month. If you are not listed on the roster, please contact us at 800.443.2995.

How will the Plan Dentist know I am a patient?

The Plan Dentist receives a patient listing, called a roster, from Assurant Employee Benefits each month that includes all members who have chosen that individual as their dentist.

Please confirm at the time of making your appointment with the Plan Dentist that you are on the provider's roster.

Can I change my Plan Dentist?

Yes, you can. To change your Plan Dentist, contact Customer Service at 800.443.2995.

What if I choose to see a dentist other than my selected Plan Dentist?

The costs will not be covered by your dental plan and you will be responsible for the full payment to the dentist. This is why it is important for you to seek treatment from your selected Plan Dentist.

If I have a dental emergency, do I need to see my Plan Dentist?

First, contact your Plan Dentist to make an appointment. If your Plan Dentist is unable to see you, you may seek treatment from any licensed dentist in the United States.

Please be informed that the emergency benefit in your plan is limited to the temporary relief of pain and has limited benefits.

If I need to see a specialist, how do I go about finding a Plan Specialist in my area?

You may find a list of Plan Specialists by looking in the plan network directory, visiting the web site at www.assurantemployeebenefits.com or calling 800.443.2995 for assistance. No referrals are necessary from your Plan Dentist to seek treatment from a Plan Specialist.

What if I lose my Dental ID card or have a question about my plan?

Contact Customer Service by calling 800.443.2995.

Limitations & Exclusions Termination

Pre-existing Conditions

Limitations and exclusions apply with respect to the Member's oral conditions without regard to whether or not such conditions existed before the effective date of the Member's enrollment.

Limitations and Exclusions

Plan Benefits are not available for:

1. Any services not specifically described in the Copayment Schedule (including but not limited to any hospital or outpatient care facility cost associated with any dental service).
2. Any dental service initiated (a) before the effective date of the Member's enrollment or (b) after the Member's enrollment ends.
3. Services provided by Non-Plan Providers unless (a) for services of Non-Plan Specialists as specifically provided in the SPECIALIST SERVICES section of the Copayment Schedule or (b) for Emergency Services as specifically provided in the EMERGENCY PROCEDURES Article of the Evidence of Coverage.
4. Replacement of bridgework, dentures or other fixed or removable appliances unless (a) at least five years have elapsed since such appliance was provided as a Plan Benefit, or (b) during that five-year period, appliance becomes unusable and cannot be made usable due to the Member's illness or an accident involving damage to the appliance while it is in use.
5. Replacement of dentures or other removable appliances due to (a) damage while not in use or (b) loss or theft.
6. Oral reconstruction using fixed bridgework or other fixed appliances if the overall treatment plan to achieve complete oral reconstruction involves the replacement of six or more teeth (whether those teeth are missing before treatment begins or are extracted as part of the overall treatment plan).
7. Implants or any related implant appliances, or surgery for the insertion of implants or any related implant appliances, whether fixed or removable.
8. Surgical removal of implants or implant appliances, or any surgical or non-surgical services to adjust, repair, replace, or treat any problem related to an existing implant or implant appliance, whether fixed or removable.
9. Restorations or splints used to increase vertical dimension, restore occlusion, or replace or stabilize tooth structure lost by attrition.
10. Orthodontic treatment involving therapy for myofunctional problems, TMJ (temporomandibular joint) dysfunctions, micrognathia, macroglossia, cleft palate or other growth and developmental abnormalities.
11. Orthodontic treatment associated with orthognathic surgery, whether the treatment precedes or follows the surgery.
12. Extractions of third molars (wisdom teeth) that are not symptomatic, whether or not the extractions follow the completion of orthodontic treatment. Examples of symptomatic conditions include decay, odontogenic cysts, chronic pericoronitis and infection.
13. Treatment of malignancies, neoplasms or cysts, including but not limited to biopsies.

Orthodontic Extractions

Extractions by a Plan Provider for solely orthodontic purposes are not subject to the fixed Copayments shown for extractions in the Copayment Schedule. Instead, such extractions are subject to charges reflecting a 25% reduction from that Plan Provider's normal retail charges for such extractions.

Termination

The Member's enrollment may be terminated as stated in the **TERMINATION** article of the Evidence of Coverage.

Savings You Can See

Monthly Payroll Deduction[†]

Employee	\$13.98
Employee + Spouse	\$23.58
Employee + Child(ren).....	\$31.70
Employee + Family.....	\$41.62

[†]May be changed according to the terms of the Group Dental Service Agreement. Cost includes the Specially Benefit Amendment with Orthodontia.

The following is a list of commonly used dental treatments. It is not the Evidence of Coverage. After you enroll, a complete list of copayments will be provided to you along with your Evidence of Coverage.

Plus Plan

1. Plan Dentist Services

The dental services listed in the following schedule are covered only when provided by the Member's selected Plan Dentist. The Member will be responsible for paying the amount listed in the "Member Copayment" column (plus any applicable lab fees*) at the time the service is received, or in accordance with the selected Plan Dentist's billing procedures. To fully understand the benefits, exclusions and limitations of this plan, the Member should consult the Evidence of Coverage.

Services marked with a single asterisk (*) below also require separate payment of laboratory charges. The laboratory charges must be paid to the Plan Dentist in addition to any applicable copayment for the service.

Payment for each service of a Non-Plan Dentist (at that dentist's normal retail charge) is the responsibility of the Member, except for limited Plan Benefits for covered dental Emergency Services for temporary pain relief.

2. Plan Specialist Services

See the enclosed Specially Benefit Amendment Copayment Schedule.

ADA Code**	Service Description**	Member Copayment
Appointments		
None	Office visit - during regularly scheduled hours***	10.00
D0120	Periodic oral evaluation	No Charge
D0150	Comprehensive oral evaluation - new or established patient	No Charge
None	Missed appointment without 24 hour notice***	20.00
Diagnostic Dentistry		
D0210	Intraoral - complete series (including bitewings)	No Charge
D0415	Collection of microorganisms for culture and sensitivity	No Charge
Preventive Dentistry		
D1110	Prophylaxis - adult	No Charge
D1120	Prophylaxis - child	No Charge
D1203	Topical application of fluoride (prophylaxis not included) - child	No Charge
D1330	Oral hygiene instructions	No Charge
D1351	Sealant - per tooth	10.00
D1510	Space maintainer - fixed - unilateral*	60.00
D1515	Space maintainer - fixed - bilateral*	60.00
D1520	Space maintainer - removable - unilateral*	85.00
D1525	Space maintainer - removable - bilateral*	105.00
Restorative Dentistry		
D2140	Amalgam - one surface, primary or permanent	10.00

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ADA Code**	Service Description**	Member Copayment
D2150	Amalgam - two surfaces, primary or permanent.....	15.00
D2160	Amalgam - three surfaces, primary or permanent.....	35.00
D2161	Amalgam - four or more surfaces, primary or permanent.....	45.00
D2330	Resin-based composite - one surface, anterior.....	35.00
D2331	Resin-based composite - two surfaces, anterior.....	45.00
D2332	Resin-based composite - three surfaces, anterior.....	55.00
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior).....	65.00
D2750	Crown - porcelain fused to high noble metal*.....	265.00
D2751	Crown - porcelain fused to predominantly base metal*.....	265.00
D2962	Labial veneer (porcelain laminate) - laboratory*.....	315.00
Endodontics		
D3310	Anterior (excluding final restoration).....	135.00
D3320	Bicuspid (excluding final restoration).....	195.00
D3330	Molar (excluding final restoration).....	245.00
Periodontics		
D4341	Periodontal scaling and root planing - four or more teeth per quadrant.....	50.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis.....	70.00
Prosthodontics, removable		
D5110	Complete denture - maxillary*.....	295.00
D5120	Complete denture - mandibular*.....	375.00
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)*.....	350.00
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)*.....	350.00
Prosthodontics, fixed		
D6750	Crown - porcelain fused to high noble metal*.....	265.00
Oral Surgery		
D7111	Extraction, coronal remnants - deciduous tooth.....	20.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal).....	15.00
D7220	Removal of impacted tooth - soft tissue.....	65.00
D7230	Removal of impacted tooth - partially bony.....	75.00
D7240	Removal of impacted tooth - completely bony.....	100.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications.....	135.00

This is a sample Member Copayment Schedule only. It is not an Evidence of Coverage. Please see the Group Dental Service Agreement, Evidence of Coverage, and Copayment Schedule, which determine all rights, benefits, and applicable limitations and exclusions.

Listed copayments apply only to Plan Dentists who perform the corresponding listed services. The Plan Dentist selected by the Member may not perform all listed services. Plan Specialists may not perform or offer all services listed. Availability and participation of Plan Dentists and Plan Specialists are subject to change.

** Current and prior versions of the Current Dental Terminology (CDT) codes (in the ADA Code column) and descriptors (in the Service Description column) are copyrighted by the American Dental Association (ADA) and are used by permission. *Current Dental Terminology* © American Dental Association.

*** Service does not have an American Dental Association Current Dental Terminology code or descriptor.

Specialty Benefit Amendment

Copayment Schedule for the Heritage Series

How Your Specialty Benefit Amendment (SBA) Works

Should you need the services of a dental care specialist, you may receive those services without a referral from your Plan Dentist.

To find a Plan Specialist (SBA or Non-SBA), refer to the provider directory. SBA Plan Specialists are indicated with "SBA". All other listed specialists are Non-SBA Plan Specialists. Or, you may visit the web site at www.assurantemployeebenefits.com (click on Provider Search, and then on Heritage Series). For more information about the SBA plan or for assistance in finding a Plan Specialist, call Customer Service at 800.443.2995.

If you use an SBA Plan Specialist (a specialist who is a part of the plan provider network and accepts SBA copayments) for a service listed on the schedule below, you will pay the corresponding Member Copayment shown in the "SBA Plan Specialist Copayment" column at the time of service.

All other services obtained from an SBA Plan Specialist, and all services obtained from a Non-SBA Plan Specialist (a specialist who is a part of the plan provider network but does not accept SBA copayments), will be provided to you at a reduction in that Plan Specialist's normal retail charges. A 15% reduction applies if that Plan Specialist is an endodontist. A 25% reduction applies if that Plan Specialist is any other type of specialist, including but not limited to an orthodontist. You will be responsible for paying the entire reduced charge at the time of service or in accordance with that Plan Specialist's billing procedures.

Payment for each service of a Non-Plan Specialist (a specialist who is not a part of the plan provider network), at that specialist's normal retail charge, is your responsibility, except for limited Plan Benefits for covered dental emergency services for temporary pain relief.

ADA Code**	Service Description**	SBA Plan Specialist Copayment
Appointments		
D0140	Limited oral evaluation - problem focused.....	35.00
D0150	Comprehensive oral evaluation - new or established patient..... (once in any 6 calendar months)	45.00
D0160	Detailed and extensive oral evaluation - problem focused, by report.....	67.00
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	35.00
D0180	Comprehensive periodontal evaluation - new or established patient.....	80.00
Endodontics		
D3320	Bicuspid (excluding final restoration)	280.00
D3330	Molar (excluding final restoration).....	395.00
D3346	Retreatment of previous root canal therapy- anterior.....	360.00
D3347	Retreatment of previous root canal therapy- bicuspid.....	525.00
D3348	Retreatment of previous root canal therapy- molar.....	545.00
D3410	Apicoectomy/periradicular surgery- anterior.....	265.00
D3421	Apicoectomy/periradicular surgery- bicuspid (first root)	280.00
D3425	Apicoectomy/periradicular surgery- molar (first root)	310.00
D3430	Retrograde filling - per root.....	90.00
Periodontics		
D4210	Gingivectomy or gingivoplasty- four or more contiguous teeth or bounded teeth spaces per quadrant.....	355.00
D4211	Gingivectomy or gingivoplasty- one to three contiguous teeth or bounded teeth spaces per quadrant.....	100.00
D4260	Osseous surgery (including flap entry and closure) - four or more contiguous teeth or bounded teeth spaces per quadrant.....	495.00
D4261	Osseous surgery (including flap entry and closure) - one to three contiguous teeth or bounded teeth spaces per quadrant.....	215.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant.....	100.00
D4342	Periodontal scaling and root planing - one to three teeth per quadrant.....	70.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis.....	80.00
D4381	Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth, by report.....	50.00

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ADA Code**	Service Description**	SBA Plan Specialist Copayment
Oral Surgery		
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth	80.00
D7220	Removal of impacted tooth - soft tissue	105.00
D7230	Removal of impacted tooth - partially bony	135.00
D7240	Removal of impacted tooth - completely bony.....	200.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	220.00
D7250	Surgical removal of residual tooth roots (cutting procedure).....	75.00
D7310	Alveoplasty in conjunction with extractions - per quadrant.....	180.00
D7320	Alveoplasty not in conjunction with extractions - per quadrant.....	130.00
D7510	Incision and drainage of abscess - intraoral soft tissue	105.00
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure.....	185.00
Other Services		
D9241	Intravenous conscious sedation/analgesia - first 30 minutes	170.00
Orthodontics		
None	Bracketing (for D8070, D8080 or D8090)***	300.00
D8070	Comprehensive orthodontic treatment of the transitional dentition.....	2000.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition.....	2000.00
	(under 18 years)	
D8090	Comprehensive orthodontic treatment of the adult dentition	2200.00
	(19 years or older)	
D8660	Pre-orthodontic treatment visit	100.00
	(consult/records/exam)	
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s)).....	250.00
D8692	Replacement of lost or broken retainer (first incident)	10.00
D8692	Replacement of lost or broken retainer (additional incidents)	50.00

The Orthodontic Copayments listed above only apply during the first 24 months of active treatment and are only available once per lifetime. After 24 months of active treatment, the above Orthodontic Copayments are no longer applicable, and the listed services will be provided to Member at a 25% reduction from the Plan Specialist's normal retail charge. Member is responsible for paying the entire reduced charge either at the time the service is received or in accordance with Plan Specialist's billing procedures.

This is a sample schedule only. It is not an Evidence of Coverage. Please see the Group Dental Service Agreement, Evidence of Coverage, and Copayment Schedule, which determine all rights, benefits, and applicable limitations and exclusions.

Listed copayments apply only to SBA Specialists who perform the corresponding listed services. Plan Specialists may not perform or offer all services listed. Availability and participation of SBA and Non-SBA Plan Specialists are subject to change.

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Employee Dental Application—Florida



ASSURANT Employee Benefits

G. O. no. _____

Group policy/participant no.		Account no.	Cert. no.	Employer	Employment location/phone no.			
Employee name Last First Initial		Full-time employ. date Mo. Day Yr.		Part-time employ. date Mo. Day Yr.		Sex <input type="checkbox"/> M <input type="checkbox"/> F	Married <input type="checkbox"/> Yes <input type="checkbox"/> No	Children <input type="checkbox"/> Yes <input type="checkbox"/> No
Employee date of birth Month Day Year		No. hrs. per week _____		Job title or position	State of residence	Employee Soc. Sec. no.		

Status: (If status area is not completed, we consider the employee to be active.)

Retired Continuation Leave of absence Other _____
Reason _____ Date _____

Please mark X in box before the coverages you are applying for if you are eligible for them under your employer's plan:
Employee: Dental
Dependent: Dental Please mark X in box before the dependents to be covered: Spouse Children

If spouse coverage is being applied for, complete the following.

Name of Spouse	Date of Birth Month Day Year	Social Security No.	Employer	Current Dental Insurance Carrier
Write in the names and dates of birth of children to be covered (subject to plan provisions).				

Were you covered under another dental plan within the last 31 days? No Yes
 If "Yes," termination date _____ Reason for termination of other coverage _____

***NOTE—** Coverages not specifically elected will not be made effective, even if not refused.
ELECTIONS NOT VALID WITHOUT SIGNATURE.

If coverage is refused, provide the reason for refusal. _____

IMPORTANT NOTICE TO APPLICANT — PLEASE READ CAREFULLY

My signature on this application certifies that I:

(1) Apply for the coverage designated for which I am eligible under my employer's plan with Union Security Insurance Company. (2) Understand if coverage has been refused, I am not entitled to benefits under that coverage and that if I want to apply later, I understand I will not be entitled to benefits until the expiration of the Late Entrant Limitation period specified in the policy. (3) Authorize any required deductions from my earnings. (4) Represent that all of the information on this application is complete, correct and true to the best of my knowledge and belief. (5) Understand that I must meet the eligibility requirements specified in my policy/participation agreement to remain insured. (6) Understand that I have the right to select any dental care provider of my choice. (7) Understand that the dental plan includes a pre-estimate provision, that will advise me in advance of the benefits I may be eligible for if the procedure is performed. (8) When necessary, I may be asked to execute a HIPAA authorization form, allowing Union Security Insurance Company to use and disclose protected health information.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

This will certify that I HAVE read and understand the above important notice.

Signature _____ Date _____

Union Security Insurance Company
 Mail to: **Assurant Employee Benefits** PO Box 2939 Clinton Iowa 52733-2939
 Form 10 (12/98) (FL)