



# Your Dental Plan

**Discovery School of Virginia – Low Plan 1/123**

**PPO  
Network\*\***

**Non-  
Network**

<b><i>Class I/Preventive-</i></b> Oral Exams, Prophylaxis Fluoride, X-rays	100%	100%*
<b><i>Class II/Basic-</i></b> Emergency (Palliative) Space Maintainers, Restorations Oral Surgery, Sealants, Periodontics, Endodontics	50%	50%*
<b><i>Class III/ Major-</i></b> Inlays, Dentures, Crowns, Bridges, Repairs and Other Prosthetics	0%	0%*
Calendar Year Deductible (3 per family) Waived for Preventive	\$50 Yes	\$50 Yes
Calendar Year Maximum	\$1,000	\$1,000
Class IV/ Orthodontia	N/A	
Ortho Lifetime Maximum	N/A	
Waiting Period	No Benefit Waiting Period for MAJOR Services for those with similar PRIOR group coverage.***	
* Covered charges are based on the lower of: 1) the dentist's actual charge for the service, 2)the dentist's usual charge for the service, 3) or the UCR amount based on the 95 <sup>h</sup> percentile of dentists in the same geographic area ** Premier Access does not guarantee all services can be rendered by a contracted PPO provider. You may be subject to a deductible and co insurance for an out of network Specialist. ***With no current similar group coverage: 12 month wait for MAJOR Services		

## Information

### How It Works

The Dental Program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.

What is important to know about your dental plan is that you may see any dentist. Although, there are PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PPO providers, you maximize your benefits and reduce your out-of-pocket costs.

The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.

### Out-of-State Network and Claims

The Premier Access Dental network is available to eligible members outside the State of California, with over 100,000 dentists to choose from. A complete provider listing is available on the internet at: [www.premierppo.com](http://www.premierppo.com). It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.

Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services recommend require prior authorization.

## How to Reach Us

Premier Access Claim Dept. P.O. Box 659010 Sacramento, Ca. 95865-9010	Member Services Line <b>888.715.0760</b>	On the Web <a href="http://www.premierppo.com">www.premierppo.com</a>
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