

2023 Benefits Open Enrollment



October 31st, 2022 - November 30th, 2022

January 1st, 2023 marks the start of the new plan year for medical, dental, and vision insurance. Our insurance carriers remain the same; AvMed (Medical), MetLife (Dental), Humana (Vision), and AFLAC (Supplemental).

THERE ARE NO PREMIUM RATE INCREASES.

Wellness Activities: Flu Shots, Massages, PSA, Biometric, Skin, and Vision Testing

LOCATION	ADDRESS	DATE	TIME
City Hall - Commission Chambers	10770 W Oakland Park Blvd	Monday 10/31/22 Wednesday 11/02/22 Friday 11/04/22	10:00am - 2:00pm
Gas Department*	4401 NW 103rd Ave	Tuesday 11/01/22	10:00am - 2:00pm
Annex - Osprey Room*	1601 NW 136 th Ave, Bldg. A	Thursday 11/03/22	10:00am - 2:00pm
Public Safety Building - Fire Training Room*	10440 W Oakland Park Blvd	Monday 11/07/22	2:00pm - 6:00pm
Public Works*	10500 NW 55 th St	Tuesday 11/08/22	10:00am - 2:00pm
Public Safety Building - Fire Training Room*	10440 W Oakland Park Blvd	Wednesday 11/09/22	10:00am - 2:00pm
Utilities Administration*	777 Sawgrass Corp Pkwy	Tuesday 11/15/22	10:00am - 2:00pm

***Limited Wellness Activities: Flu Shots and Massages Only**

No Action Needed If Not Making Changes

For additional information contact Joyce Lara, Employee Benefits Specialist at 954-838-4528 or jlara@sunrisefl.gov

2023 MONTHLY RATES - RETIREES

Health - AvMed

PLAN	Retiree Only Premium	Retiree + 1 Dependent	Retiree + 2 or More Dependents
HMO	\$722.77	N/A	\$1,860.43
POS	\$923.54		\$2,377.13

Dental - MetLife

PLAN	Retiree Only Premium	Retiree + 1 Dependent	Retiree + 2 or More Dependents
HMO	\$16.89	\$29.58	\$46.47
PPO Low (\$1,000)	\$29.77	\$56.39	\$88.32
PPO High (\$2,000)	\$46.60	\$88.26	\$138.22

Vision

PLAN	Retiree Only Premium	Retiree + 1 Dependent	Retiree + 2 or More Dependents
Humana	\$6.60	N/A	\$16.03

**City of Sunrise Florida
Group Medical, Dental and Vision Plan**

New Enrollment Reinstatement
 Open Enrollment Change

OFFICE USE ONLY
Effective Date of Coverage: ___/___/___ Classification: _____

Subscriber Information					
Retiree Last Name	First Name	M.I.	Social Security Number*	Date of Birth	Gender __M __F
Mailing Address	Apt.	City	State	Zip	Personal Cell phone () _____- _____
Last Department/Division	Last Job Title				Personal Email:

If this is a Change, Indicate Type: Add Dependent(s) Drop Dependent(s) Drop Employee and Dependent(s), if any
(attach document for proof) Changes must be made within 31 days of qualifying event, as per IRS Sec 125 guidelines

New address(as above), New Name: From _____ to _____

Change is due to: Marriage Birth Separation of Employment Other: _____ Date of Event: _____

Additional Information

Other than this Health Plan, will you and/or your family have other Health Insurance Coverage as of this date? Yes No Dental? Yes No
If yes, list Covered Person(s): _____
Insurance Company Name: _____ Do you or your spouse have Medicare? Yes No

Covered Individuals	Medical-HMO	Medical-POS	Dental-HMO	Dental-PPO Low Option	Dental-PPO High Option	Vision
Indicate your medical, dental and/or vision coverage options by placing an X in the appropriate ()	Indicate Option	Indicate Option	Indicate Option	Indicate Option	Indicate Option	Indicate Option
Single	()	()	()	()	()	()
Retiree and One Dependent*	N/A	N/A	()	()	()	N/A
Family	()	()	()	()	()	()

*Eligible dependents are: spouse and/or natural, adopted or awarded child as defined in the plan document.
List below **all** eligible dependents you wish to cover on your medical, dental or vision plan. This enrollment form will replace all previously completed forms. Only those listed below will have coverage on the effective date of this enrollment or change.

Last Name	First	M.I.	Date of Birth	Gender	Social Security Number*	Coverage Selection
(2) Spouse			MM-DD-YY	__M __F		__Add Medical __Drop Medical __Add Dental __Drop Dental __Add Vision __Drop Vision __No Change
(3) Dependent			MM-DD-YY	__M __F		__Add Medical __Drop Medical __Add Dental __Drop Dental __Add Vision __Drop Vision __No Change
(4) Dependent			MM-DD-YY	__M __F		__Add Medical __Drop Medical __Add Dental __Drop Dental __Add Vision __Drop Vision __No Change
(5) Dependent			MM-DD-YY	__M __F		__Add Medical __Drop Medical __Add Dental __Drop Dental __Add Vision __Drop Vision __No Change
(6) Dependent			MM-DD-YY	__M __F		__Add Medical __Drop Medical __Add Dental __Drop Dental __Add Vision __Drop Vision __No Change

Proper documents required: marriage certificate, birth certificate, hospital birth record, adoption award, medical child support order.

Authorization

I hereby (1) **REQUEST** coverage for the Group Medical, Dental and/or Vision Plan for which I am, or may become eligible; (2) authorize the Pension Administrator to make the necessary deductions for the contributions, if any, required for the Health Plan. I hereby certify that the foregoing statements are true and correct to the best of my knowledge and I also authorize any hospital, physician or other persons who have attended me or examined me or my dependent(s) to disclose, when requested, any or all information with respect to any illness, injury, or medical history to the claims payor, utilization review company and/or case management company. A photostatic copy of this authorization shall be considered as effective and valid as the original. I understand that payments will be made directly to the hospital or physician for services rendered unless paid receipts are presented. *The social security number of all covered individuals is required pursuant to Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007.

Retiree Signature _____ Date _____

Declination - complete this section only if declining or canceling your single coverage

I hereby **DECLINE** Medical Dental Vision coverage. I realize that once I cancel my single medical and/or dental coverage, I may not elect the canceled coverage in the future. Coverage must be continued from the time of retirement and, if canceled, cannot be reinstated.

Retiree Signature _____ Date _____

(CHECK APPLICABLE PENSION PLAN):

General Employee Pension Plan _____
Fire Firefighter Pension Plan _____
Police Pension Plan _____

CITY OF SUNRISE
RETIREE DEDUCTION AUTHORIZATION FORM

To Whom It May Concern:

I, _____ authorize to deduct applicable insurance premiums to the City of Sunrise as of _____ effective date from following monthly payment(s) I receive:

Retiree Health Insurance Subsidy and/or POB (Post Offer Benefit) payroll benefit (applies to General / Management Employees only*):

Subsidy \$ _____ /Month (NOTIFY PAYROLL IF ELECTED BY GENERAL/MNGT ONLY*)

POB \$ _____ / Month (NOTIFY PAYROLL IF ELECTED BY GENERAL/MNGT ONLY*)

Retiree Pension Plan (Gen, Police, Fire):

Medical \$ _____ /Month

Vision \$ _____ /Month

Dental \$ _____ /Month

Life \$ _____ /Month

Please note, any remaining Medical insurance premium not completely covered by this Subsidy / POB authorization will be added to the monthly premiums owed for Vision, Dental and Life to billed directly to the retiree or from retiree's pension plan.

Signature

Date


Print Name

Last 4 digits of
Social Security Number


MEDICAL INSURANCE

AVMED HMO



 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-844-263-2369 or visit www.avmed.org. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-844-263-2369 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	\$0 individual/ \$0 family	See the Common Medical Event chart below for your costs for services this plan covers.
Are there services covered before you meet your deductible ?	This plan has no deductible in the AvMed Network .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	\$2,000 individual/ \$4,000 family. Includes copays and coinsurance cost-sharing.	The out-of-pocket limit is the most you could pay covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, prescription drug brand additional charges, and services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.avmed.org or call 1-844-263-2369 for a list of participating providers.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay/ visit \$20 copay/ visit for podiatry services No charge for MDLive	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Specialist visit	\$35 copay/ visit No charge for MDLive	Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Preventive care/screening/immunization	No Charge	Not Covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive services. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No Charge	Not Covered	Charges for office visits may apply if services are performed in a Physician's office.
	Imaging (CT/PET scans, MRIs)	\$50 copay/ visit at independent facility; \$100 copay/ visit at hospital affiliated facilities	Not Covered	Charges for office visits or Physician/professional services may also apply depending where services are received. Certain services require prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.avmed.org	Generic drugs (Tier 1)	\$10 copay/ prescription (retail); \$20 copay/ prescription (mail order)	Not Covered	Retail charge applies per 30-day supply. Generic & brand drugs: covers up to a 90-day supply at retail pharmacies and a 60-90 day supply via mail order.
	Preferred brand drugs (Tier 2)	\$50 copay/ prescription (retail); \$100 copay/ prescription (mail order)	Not Covered	Certain drugs in all tiers require prior authorization.
	Non-preferred brand drugs (Tier 3)	\$75 copay/ prescription (retail); \$150 copay/ prescription (mail order)	Not Covered	Brand additional charges may apply.
	Specialty drugs (Tier 4)	25% coinsurance (retail only)	Not Covered	Specialty and cost-sharing drugs available in 30-day supply only; not available via mail order.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	\$200 copay/ visit	Not Covered	Prior authorization required.
	Physician/surgeon fees	No Charge	Not Covered	Prior authorization required.
If you need immediate medical attention	Emergency room care	\$200 copay/ visit	\$200 copay/ visit	AvMed must be notified within 24-hours of inpatient admission following emergency services, or as soon as reasonably possible. Charges are waived if admitted.
	Emergency medical transportation	No Charge	No Charge	-----None-----
	Urgent care	\$30 copay/ visit at urgent care facilities; \$30 copay/ visit at retail clinics No charge for MDLive	\$60 copay/ visit at urgent care facilities or retail clinics; Not Covered	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	\$100 copay/ day for the first 3 days per admission	Not Covered	Prior authorization required.
	Physician/surgeon fees	No Charge	Not Covered	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	Not Covered	-----None-----
	Inpatient services	Hospital stay: \$100 copay/ day for the first 3 days per admission Residential stay: No Charge	Not Covered	Prior authorization required. Residential stay is limited to 100 days per calendar year.
If you are pregnant	Office visits	Routine OB & Midwife services: \$15 copay/ visit	Not Covered	-----None-----
	Childbirth/delivery professional services	No Charge	Not Covered	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital stay: \$100 copay/ day for the first 3 days per admission Birthing center: Same as Routine OB	Not Covered	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	\$15 copay/ visit	Not Covered	Limited to 60 skilled visits per calendar year. Approved treatment plan required.
	Rehabilitation services	\$10 copay/ visit; \$15 copay/ visit for chiropractic services	Not Covered	Limited to 60 visits per calendar year for rehabilitative physical, occupational and speech therapies combined; 18 visits per calendar year for cardiac rehabilitation. Cardiac rehabilitation requires prior authorization. Spinal manipulation is limited to 60 visits per calendar year.
	Habilitation services	No Charge	Not Covered	Limited to 100 visits per calendar year for habilitative physical, occupational, & speech therapies combined, when provided for the treatment of autism spectrum disorder and Down syndrome.
	Skilled nursing care	No Charge	Not Covered	Limited to 100 days post-hospitalization care per calendar year. Prior authorization required.
	Durable medical equipment	No charge for DME supplied on an outpatient basis	Not Covered	Some limitations apply. Please see your Summary Plan Description for details.
	Hospice services	No Charge	Not Covered	Physician certification required.
If your child needs dental or eye care	Children's eye exam	\$15 copay/ visit	Not Covered	Eye exam to determine the need for sight correction.
	Children's glasses	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.
	Children's dental check-up	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|-----------------------|--|----------------------------|
| • Acupuncture | • Hearing Aids | • Private-Duty Nursing |
| • Bariatric Surgery | • Infertility Treatment | • Routine Eye Care (Adult) |
| • Cosmetic Surgery | • Long-Term Care | • Routine Foot Care |
| • Dental Care (Adult) | • Non-Emergency Care When Traveling Outside the U.S. | • Weight Loss Programs |

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic Care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Florida Office of Insurance Regulation at 1-877-693-5236 or www.floir.com/consumers, the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or www.gol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance **Marketplace**. For more information about the **Marketplace**, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information on how to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact AvMed's Member Engagement Center at 1-800-682-8633. For plans subject to ERISA, you may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your [appeal](#). Contact the Florida Department of Financial Services, Division of Consumer Services, at 1-877-693-5236 or www.floir.com/consumers.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the **Marketplace** or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of **Minimum Essential Coverage**, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the **Minimum Value Standards**, you may be eligible for a **premium tax credit** to help you pay for a [plan](#) through the **Marketplace**.

Language Access Services:

Para obtener asistencia en Español, llame al 1-844-263-2369.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:




This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0	■ The plan's overall deductible	\$0
■ Specialist copayment	\$35	■ Specialist copayment	\$35	■ Specialist copayment	\$35
■ Hospital (facility) copayment	\$100	■ Hospital (facility) copayment	\$100	■ Hospital (facility) copayment	\$100
■ Other payment	\$0	■ Other payment	\$0	■ Other copayment	\$0
<p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/delivery professional services Childbirth/delivery facility services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p>	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,300
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$0	Deductibles	\$0	Deductibles	\$0
Copayments	\$200	Copayments	\$1,300	Copayments	\$500
Coinsurance	\$0	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$20	Limits or exclusions	\$20
The total Peg would pay is	\$260	The total Joe would pay is	\$1,320	The total Mia would pay is	\$500


The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.

AVMED POS



 The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE:** Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately. This is only a **summary**. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-844-263-2369 or visit www.avmed.org. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at www.cciio.cms.gov or call 1-844-263-2369 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible ?	AvMed <u>Network</u> : \$500 individual/ \$1,000 family Out-of- <u>Network</u> : \$1,000 individual/ \$2,000 family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Office visits, preventive care , diagnostic test, imaging, and prescription drugs are covered before you meet your deductible .	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No.	You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ?	AvMed <u>Network</u> : \$2,000 individual/ \$4,000 family Out-of- <u>Network</u> : \$4,000 individual/ \$8,000 family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums, prescription drug brand additional charges, and services this plan doesn't cover.	Even though you pay these expenses, they don't count toward the out-of-pocket limit .
Will you pay less if you use a network provider ?	Yes. See www.avmed.org or call 1-844-263-2369 for a list of participating providers.	This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No.	You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$30 copay/ visit \$30 copay/ visit for podiatry services No charge for MDLive	40% coinsurance after deductible Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Specialist visit	\$60 copay/ visit No charge for MDLive	40% coinsurance after deductible Not Covered	Additional charges may apply for non-preventive services performed in the Physician's office.
	Preventive care/screening/immunization	No Charge	40% coinsurance after deductible	You may have to pay for services that aren't preventive. Ask your provider if the services you needed are preventive. Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge at freestanding facilities; 20% coinsurance after deductible at outpatient hospital facilities	40% coinsurance after deductible	Charges for office visits may apply if services are performed in a Physician's office.
	Imaging (CT/PET scans, MRIs)	\$50 copay/ test at freestanding facilities; \$75 copay/ visit at hospital affiliated facilities	40% coinsurance after deductible	Charges for office visits or Physician/professional services may also apply depending where services are received. Certain services require prior authorization.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.avmed.org	Generic drugs (Tier 1)	\$10 copay/ prescription (retail); \$20 copay/ prescription (mail order)	Not Covered	Retail charge applies per 30-day supply. Generic & brand drugs: covers up to a 90-day supply at retail pharmacies and a 60-90 day supply via mail order.
	Preferred brand drugs (Tier 2)	\$50 copay/ prescription (retail); \$100 copay/ prescription (mail order)	Not Covered	Certain drugs in all tiers require prior authorization.
	Non-preferred brand drugs (Tier 3)	\$75 copay/ prescription (retail); \$150 copay/ prescription (mail order)	Not Covered	Brand additional charges may apply.
	Specialty drugs (Tier 4)	25% coinsurance	50% coinsurance	Specialty and cost-sharing drugs available in 30-day supply only; not available via mail order.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance after deductible	40% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	Prior authorization required.
If you need immediate medical attention	Emergency room care	20% coinsurance after deductible	20% coinsurance after deductible	AvMed must be notified within 24-hours of inpatient admission following emergency services, or as soon as reasonably possible.
	Emergency medical transportation	20% coinsurance after deductible	20% coinsurance after deductible	-----None-----
	Urgent care	\$30 copay/ visit at urgent care facilities; \$30 copay/ visit at retail clinics No charge for MDLive	40% coinsurance after deductible; Not Covered	-----None-----
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance after deductible	40% coinsurance after deductible	Prior authorization required.
	Physician/surgeon fees	20% coinsurance after deductible	40% coinsurance after deductible	Prior authorization required.
If you need mental health, behavioral health, or substance abuse services	Outpatient services	No Charge	40% coinsurance after deductible	-----None-----
	Inpatient services	Hospital stay: 20% coinsurance after deductible; Residential stay: 20% coinsurance after deductible;	40% coinsurance after deductible	Prior authorization required. Residential stay is limited to 100 days per calendar year.
If you are pregnant	Office visits	Routine OB & Midwife services: \$15 copay/ visit	40% coinsurance after deductible	-----None-----
	Childbirth/delivery professional services	20% coinsurance after deductible	40% coinsurance after deductible	Maternity care may include tests and services described elsewhere in the SBC (e.g., ultrasound).
	Childbirth/delivery facility services	Hospital stay: 20% coinsurance after deductible Birthing center: Same as Routine OB	40% coinsurance after deductible	Prior authorization required.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		an AvMed Network Provider (You will pay the least)	an Out of Network Provider (You will pay the most)	
If you need help recovering or have other special health needs	Home health care	20% coinsurance after deductible	40% coinsurance after deductible	Limited to 60 skilled visits per calendar year. Approved treatment plan required.
	Rehabilitation services	20% coinsurance after deductible; \$30 copay/ visit for chiropractic services	40% coinsurance after deductible	Limited to 60 visits per calendar year for rehabilitative physical, speech & occupational therapies combined; 18 visits per calendar year for cardiac rehabilitation. Cardiac rehabilitation requires prior authorization. Limited to 60 visits per calendar year for Spinal Manipulation.
	Habilitation services	20% coinsurance after deductible	40% coinsurance after deductible	Limited to 100 visits per calendar year for habilitative physical, occupational and speech services combined, when provided for the treatment of autism spectrum disorder and Down syndrome.
	Skilled nursing care	20% coinsurance after deductible	40% coinsurance after deductible	Limited to 100 days post-hospitalization care per calendar year. Prior authorization required.
	Durable medical equipment	20% coinsurance after deductible	40% coinsurance after deductible	Some limitation apply. Please see your Summary Plan Description for details.
	Hospice services	20% coinsurance after deductible	40% coinsurance after deductible	Physician certification required.
If your child needs dental or eye care	Children's eye exam	\$10 copay/ visit	40% coinsurance after deductible	Eye exam to determine the need for sight correction.
	Children's glasses	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.
	Children's dental check-up	Not Covered	Not Covered	Not covered under this medical and pharmacy benefits plan.

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- Acupuncture
- Bariatric Surgery
- Cosmetic Surgery
- Dental Care (Adult)
- Hearing Aids
- Infertility Treatment
- Long-Term Care
- Non-Emergency Care When Traveling Outside the U.S.
- Private-Duty Nursing
- Routine Eye Care (Adult)
- Routine Foot Care
- Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- Chiropractic Care

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the Florida Office of Insurance Regulation at 1-877-693-5236 or www.floir.com/consumers, the U.S. Department of Labor, Employee Benefits Security Administration, at 1-866-444-3272 or www.dol.gov/ebsa/healthreform, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance **Marketplace**. For more information about the **Marketplace**, visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a **claim**. This complaint is called a **grievance** or **appeal**. For more information about your rights, look at the explanation of benefits you will receive for that medical **claim**. Your [plan](#) documents also provide complete information on how to submit a **claim**, **appeal**, or a **grievance** for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact AvMed's Member Engagement Center at 1-800-682-8633. For plans subject to ERISA, you may also contact the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. Additionally, a consumer assistance program can help you file your **appeal**. Contact the Florida Department of Financial Services, Division of Consumer Services, at 1-877-693-5236 or www.floir.com/consumers.

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the **Marketplace** or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of **Minimum Essential Coverage**, you may not be eligible for the premium tax credit.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn't meet the **Minimum Value Standards**, you may be eligible for a **premium tax credit** to help you pay for a [plan](#) through the **Marketplace**.

Language Access Services:

Para obtener asistencia en Español, llame al 1-844-263-2369.

To see examples of how this [plan](#) might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500	■ The plan's overall deductible	\$500
■ Specialist copayment	\$60	■ Specialist copayment	\$60	■ Specialist copayment	\$60
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	20%
<p>This EXAMPLE event includes services like: Specialist office visits (<i>prenatal care</i>) Childbirth/delivery professional services Childbirth/delivery facility services Diagnostic tests (<i>ultrasounds and blood work</i>) Specialist visit (<i>anesthesia</i>)</p>		<p>This EXAMPLE event includes services like: Primary care physician office visits (<i>including disease education</i>) Diagnostic tests (<i>blood work</i>) Prescription drugs Durable medical equipment (<i>glucose meter</i>)</p>		<p>This EXAMPLE event includes services like: Emergency room care (<i>including medical supplies</i>) Diagnostic test (<i>x-ray</i>) Durable medical equipment (<i>crutches</i>) Rehabilitation services (<i>physical therapy</i>)</p>	
Total Example Cost	\$12,700	Total Example Cost	\$5,600	Total Example Cost	\$2,800
In this example, Peg would pay:		In this example, Joe would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$500	Deductibles	\$0	Deductibles	\$500
Copayments	\$100	Copayments	\$1,400	Copayments	\$300
Coinsurance	\$1,400	Coinsurance	\$0	Coinsurance	\$400
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$20	Limits or exclusions	\$0
The total Peg would pay is	\$2,060	The total Joe would pay is	\$1,420	The total Mia would pay is	\$1,200

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.



On-demand care for illness and injuries is part of your health plan.

MDLIVE. Anytime. Anywhere.



Getting sick is always a hassle. When you need care fast, talk to a board-certified MDLIVE doctor in minutes. Get reliable care from the comfort of home instead of an urgent care clinic or crowded ER. MDLIVE is open nights, weekends, and holidays. No surprise costs.

MDLIVE cares for more than 80 common, non-emergency conditions, including:

- Allergies
- Cold & Flu
- Cough
- Ear Pain
- Headache
- Prescriptions
- Pink Eye
- Sinus Problems
- Sore Throat
- UTI (Females, 18+)
- Yeast Infections
- And more

Convenient and reliable care.

MDLIVE doctors have an average of 15 years of experience and can be reached 24/7 by phone or video.

Affordable alternative to urgent care clinics and the ER.

MDLIVE treats 80+ common conditions like flu, sinus infections, pink eye, ear pain, and UTIs (Females, 18+). By talking to a doctor at home, you can avoid long waits and exposure to other sick people.

Prescriptions.

Your MDLIVE doctor can order prescriptions¹ to the pharmacy of your choice. MDLIVE can also share notes with your local doctor upon request.

Your copay is **\$0** per appointment.



Meet Sophie, your personal assistant. Text AVMED to 635483 to create an account.

Create your account today.

MDLIVE.com/AvMed | 800-400-MDLIVE

¹Prescriptions are available at the physician's discretion when medically necessary. A renewal of an existing prescription can also be provided when your regular physician is unavailable, depending on the type of medication.

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ONLY THIS YEAR'S FLU SHOT will protect you from this year's flu

Flu viruses constantly change from one year to the next. So the annual vaccine changes as well. Plus, the flu and COVID-19 have similar symptoms, but each requires its own vaccine – both are critical to staying healthy throughout this flu season.

And if you count on last year's flu shot – or take a "wait and see" approach, it could be too late to get the protection you need.

For more than 50 years, hundreds of millions of flu vaccines – including millions more H1N1 vaccines – have maintained a strong safety record, closely monitored by the Food and Drug Administration and the Centers for Disease Control and Prevention. The CDC recommends that everyone 6 months of age and older get the Flu Vaccine.

One reason the flu is so serious is because of its complications, including pneumonia, ear infections and sinus infections. It also can be especially concerning for babies under two years old, pregnant women, older adults and those with chronic

conditions, such as asthma or diabetes.

That's why it's important to get an updated flu shot – earlier rather than later – every single year.

That goes for the people you care about, too.

It's Easy To Get Your Free Flu Shot. Just go to:

- Your Physician's Office
- Participating Pharmacies and be sure to show your AvMed ID Card

Don't depend on last year's vaccine to protect you from this year's flu. It's the best and safest protection possible for you and the people you care about.

To be fully protected this fall and winter, you need both the Flu vaccine and COVID-19 vaccine.

Get vaccinated today.

**MORE
THAN 50
YEARS
OF PROVEN
SAFETY**



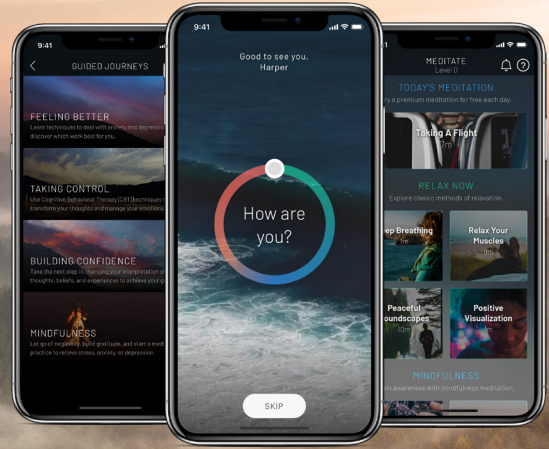
Embrace better health.®

En español al reverso

MP-7009 (9/22)

22-16820

Say hello to Sanvello



SANVELLO

On-demand help with stress, anxiety and depression.

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression – anytime. Connect with powerful tools that are there for you right as symptoms come up. Stay engaged each day for benefits you can feel. Escape to Sanvello whenever you need to, track your progress and stay until you feel better.

More information on [Sanvello.com](https://www.sanvello.com)

The Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.



Daily mood tracking

Answer simple questions each day to capture your current mood, identify patterns and self-assess your progress.



Coping tools

Reach for just the right tool to relax, be in the moment or manage stressful situations, like test-taking, public speaking or morning dread.



Guided journeys

Designed by experts for a range of needs, journeys use clinical techniques to help you feel more in control and build long-term life skills.



Personalized progress

Through weekly check-ins, Sanvello creates a roadmap for improvement. Track where you are, set goals and make strides week by week.



Community support

Connect with one of the largest peer communities in the field and share advice, stories and insights – anonymously, anytime.

Get the Sanvello app on [liveandworkwell.com](https://www.liveandworkwell.com). To browse as a guest, use access code: **AvMed**. Or get the app on Google Play or iTunes using your medical insurance ID for free access to the premium version. Questions? Email info@sanvello.com.



The Sanvello mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room. The information contained in the Sanvello mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. The Sanvello mobile application is available at no out-of-pocket cost to you through your health plan membership. Participation in the program is voluntary and subject to the terms of use contained in the application.

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DENTAL INSURANCE

METLIFE

HMO



Supplement your healthcare coverage with Dental Insurance.

Help safeguard your family's health and your wallet.

- Routine cleanings
- X-rays and exams
- Fillings and extractions

Why is having a good dental plan so important?

Because a healthier smile can be important to maintaining overall health.

Maintaining good oral health matters. Staying on top of your care is the key to preventing costly problems that can add up. Plus, going to the dentist regularly can help prevent problems that have been linked to diabetes or heart disease.¹

Having dental coverage makes it easier to visit the dentist and helps lower your costs.² You get support to keep up with dental cleanings and other preventive care that helps you avoid problems and live healthier. Now that's something to smile about.

Regular visits to the dentist are key to having a healthy smile.²

Lower out-of-pocket costs on hundreds of services.³

You get coverage for a wide range of services through a network of carefully selected participating dentists who agree to significantly lower charges than typical dental charges. There are no annual maximums, deductibles or claim forms. Here are some of the services included in this plan.³ You may have to pay a co-payment or coinsurance for certain covered services. Please refer to your Schedule of Benefits for complete details.

- Cleanings
- Crowns
- Extractions
- Fillings
- Root canals
- Orthodontics
- Sealants
- X-rays

Enroll today!

For questions, please call MetLife at
1 800 GET-MET8
(1 800 438-6388).

Why should I enroll now?

Help protect your smile and your wallet. You and your family can get the dental care you need in the coming year and save money too.³

Dental Insurance

Opportunity to reduce your out-of-pocket costs for dental check-ups and procedures.

How can this dental plan benefit you?

By making it easier to get the care you need and lower your out-of-pocket costs.³

Savings,⁴ convenience and service

- Coupled with great savings on average dental costs, you get a broad network of general dentists and specialists. To locate a dentist, visit our online Find a Dentist directory at metlife.com.
- At the time of enrollment, you pre-select a participating dentist. Each enrolled member may select a different participating dentist. Your primary care dentist also helps coordinate specialty care for you.⁴
- There are no deductibles, annual maximums or claim forms to complete.
- Online service and educational resources make it easier for you to stay informed and manage your care.

For added convenience, MetLife's Mobile App⁵ is now available on the App Store and Google Play.

After downloading, you can use it to find a participating dentist, view your claims and to see your ID Card.

1. American Dental Association; Dentists: Doctors of Oral Health. Accessed December 2019, www.ada.org/en/about-the-ada/dentists-doctors-of-oral-health.

2. American Dental Association; Your Guide to Finding and Paying for Dental Care. Accessed December 2019, <https://www.mouthhealthy.org/en/dental-care-concerns/how-to-choose-a-dentist>.

3. Savings from enrolling in a dental benefits plan will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered. Certain limitations apply to some services; please review your Schedule of Benefits for full details.

4. In California, orthodontic and periodontic specialty services require pre-approval. Your selected participating dentist will contact SafeGuard (a MetLife company) for pre-approval. Once approved, your dentist will contact you with the name of a participating specialist.

5. To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Services Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for costs and complete details.



SCHEDULE OF BENEFITS

Benefits provided by SafeGuard Health Plans, Inc., a MetLife company

Direct Referral Dental Plan

SGCM1029

This Schedule of Benefits lists the services available to you under your SafeGuard plan, as well as the co-payments associated with each procedure. There are other factors that impact how your plan works and those are included here in the Exclusions & Limitations.

During the course of treatment, your SafeGuard selected general dentist may recommend the services of a dental specialist. Your selected general dentist may refer you directly to a contracted SafeGuard specialty care provider; no referral or pre-authorization from SafeGuard is required.

Missed Appointments: If you need to cancel or reschedule an appointment, you should notify the dental office as far in advance as possible. This will allow the dental office to accommodate another person in need of attention.

Code	Service	Co-payment
Diagnostic Treatment		
D0120	Periodic oral evaluation – established patient	\$0
D0140	Limited oral evaluation – problem focused	\$0
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	\$0
D0150	Comprehensive oral evaluation – new or established patient	\$0
D0160	Detailed and extensive oral evaluation – problem focused, by report	\$0
D0170	Re-evaluation – limited, problem focused (established patient; not post-operative visit)	\$0
D0171	Re-evaluation – post-operative office visit	\$0
D0180	Comprehensive periodontal evaluation – new or established patient	\$0
•	Office visit - per visit (including all fees for sterilization and/or infection control)	\$5
Radiographs/Diagnostic Imaging (X-rays)		
D0210	Intraoral – complete series of radiographic images	\$0
D0220	Intraoral – periapical first radiographic image	\$0
D0230	Intraoral – periapical each additional radiographic image	\$0
D0240	Intraoral – occlusal radiographic image	\$0
D0250	Extra-oral – 2D projection radiographic image created using a stationary radiation source, and detector	\$0
D0270	Bitewing – single radiographic image	\$0
D0272	Bitewings – two radiographic images	\$0
D0273	Bitewings – three radiographic images	\$0
D0274	Bitewings – four radiographic images	\$0
D0277	Vertical bitewings – 7 to 8 films	\$0
D0330	Panoramic radiographic image	\$0

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	\$0
Tests and Examinations		
D0415	Collection of microorganisms for culture and sensitivity	\$0
D0425	Caries susceptibility tests	\$0
D0431	Adjunctive pre-diagnostic test that aids in detection of mucosal abnormalities including premalignant and malignant lesions, not to include cytology or biopsy procedures	\$50
D0460	Pulp vitality tests	\$0
D0470	Diagnostic casts	\$0
D0472	Accession of tissue, gross examination, preparation and transmission of written report	\$0
D0473	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	\$0
D0474	Laboratory accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and transmission of written report	\$0
D0486	Accession of brush biopsy sample, microscopic examination, preparation and transmission of written report	\$0
Preventive Services		
D1110	Removal of plaque, calculus and stains from the tooth structures and implants in the permanent and transitional dentition. It is intended to control local irritational factors *	\$0
•	Additional-adult prophylaxis (maximum of 2 additional per year)	\$35
D1120	Removal of plaque, calculus and stains from the tooth structures and implants in the primary and transitional dentition. It is intended to control local irritational factors.*	\$0
•	Additional-child prophylaxis (maximum of 2 additional per year)	\$25
D1206	Topical application of fluoride varnish	\$0
D1208	Topical application of fluoride – excluding varnish	\$0
D1310	Nutritional counseling for control of dental disease	\$0
D1320	Tobacco counseling for the control and prevention of oral disease	\$0
D1330	Oral hygiene instructions	\$0
D1351	Sealant – per tooth	\$0
D1510	Space maintainer – fixed, unilateral – per quadrant Excludes a distal shoe space maintainer.	\$25
D1516	Space maintainer – fixed – bilateral, maxillary	\$25
D1517	Space maintainer – fixed – bilateral, mandibular	\$25
D1520	Space maintainer – removable, unilateral – per quadrant	\$35
D1526	Space maintainer – removable – bilateral, maxillary	\$35
D1527	Space maintainer – removable – bilateral, mandibular	\$35
D1551	Re-cement or re-bond bilateral space maintainer – maxillary	\$15
D1552	Re-cement or re-bond bilateral space maintainer – mandibular	\$15
D1553	Re-cement or re-bond unilateral space maintainer – per quadrant	\$15
D1556	Removal of fixed unilateral space maintainer – per quadrant	\$15

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D1557	Removal of fixed bilateral space maintainer - maxillary	\$15
D1558	Removal of fixed bilateral space maintainer - mandibular	\$15
Restorative Treatment		
D2140	Amalgam – one surface, primary or permanent	\$0
D2150	Amalgam – two surfaces, primary or permanent	\$0
D2160	Amalgam – three surfaces, primary or permanent	\$0
D2161	Amalgam – four or more surfaces, primary or permanent	\$0
D2330	Resin-based composite – one surface, anterior	\$0
D2331	Resin-based composite – two surfaces, anterior	\$0
D2332	Resin-based composite – three surfaces, anterior	\$0
D2335	Resin-based composite – four or more surfaces or involving incisal angle (anterior)	\$0
D2390	Resin-based composite crown, anterior	\$30
D2391	Resin-based composite – one surface, posterior	\$30
D2392	Resin-based composite – two surfaces, posterior	\$45
D2393	Resin-based composite – three surfaces, posterior	\$65
D2394	Resin-based composite – four or more surfaces, posterior	\$65
Crowns		
	<ul style="list-style-type: none"> • <i>An additional charge, not to exceed \$150 per unit, will be applied for any procedure using noble, high noble or titanium metal. There is a \$75 co-payment per crown/bridge unit in addition to regular co-payments for porcelain on molars.</i> • <i>Cases involving seven (7) or more crowns and/or fixed bridge units in the same treatment plan require an additional \$125 co-payment per unit in addition to co-payment for each crown/bridge unit.</i> 	
D2510	Inlay – metallic – one surface	\$225
D2520	Inlay – metallic – two surfaces	\$235
D2530	Inlay – metallic – three or more surfaces	\$245
D2542	Onlay – metallic – two surfaces	\$245
D2543	Onlay – metallic – three surfaces	\$260
D2544	Onlay – metallic – four or more surfaces	\$270
D2610	Inlay – porcelain/ceramic – one surface	\$245
D2620	Inlay – porcelain/ceramic – two surfaces	\$245
D2630	Inlay – porcelain/ceramic – three or more surfaces	\$245
D2642	Onlay – porcelain/ceramic – two surfaces	\$245
D2643	Onlay – porcelain/ceramic – three surfaces	\$245
D2644	Onlay – porcelain/ceramic – four or more surfaces	\$245
D2650	Inlay – resin-based composite – one surface	\$245
D2651	Inlay – resin-based composite – two surfaces	\$245
D2652	Inlay – resin-based composite – three or more surfaces	\$245
D2662	Onlay – resin-based composite – two surfaces	\$245
D2663	Onlay – resin-based composite – three surfaces	\$245
D2664	Onlay – resin-based composite – four or more surfaces	\$245
D2710	Crown – resin-based composite (indirect)	\$245
D2712	Crown – $\frac{3}{4}$ resin-based composite (indirect)	\$245
D2720	Crown – resin with high noble metal	\$245

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D2721	Crown – resin with predominantly base metal	\$245
D2722	Crown – resin with noble metal	\$245
D2740	Crown - porcelain/ceramic	\$245
D2750	Crown – porcelain fused to high noble metal	\$245
D2751	Crown – porcelain fused to predominantly base metal	\$245
D2752	Crown – porcelain fused to noble metal	\$245
D2753	Crown - porcelain fused to titanium and titanium alloys	\$245
D2780	Crown – ¾ cast high noble metal	\$245
D2781	Crown – ¾ cast predominantly base metal	\$245
D2782	Crown – ¾ cast noble metal	\$245
D2783	Crown – ¾ porcelain/ceramic	\$245
D2790	Crown – full cast high noble metal	\$245
D2791	Crown – full cast predominantly base metal	\$245
D2792	Crown – full cast noble metal	\$245
D2794	Crown - titanium and titanium alloys	\$245
D2799	Provisional crown - further treatment or completion of diagnosis necessary prior to final impression	\$0
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	\$0
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	\$0
D2920	Re-cement or re-bond crown	\$0
D2928	Prefabricated porcelain/ceramic crown – permanent tooth	\$123
D2930	Prefabricated stainless steel crown – primary tooth	\$25
D2931	Prefabricated stainless steel crown – permanent tooth	\$25
D2932	Prefabricated resin crown	\$45
D2933	Prefabricated stainless steel crown with resin window	\$45
D2940	Protective restoration	\$0
D2950	Core buildup, including any pins when required	\$70
D2951	Pin retention – per tooth, in addition to restoration	\$10
D2952	Post and core in addition to crown, indirectly fabricated	\$50
D2953	Each additional indirectly fabricated post – same tooth	\$50
D2954	Prefabricated post and core in addition to crown	\$30
D2955	Post removal	\$10
D2957	Each additional prefabricated post – same tooth	\$30
D2960	Labial veneer (resin laminate) – chairside	\$250
D2961	Labial veneer (resin laminate) – laboratory	\$300
D2962	Labial veneer (porcelain laminate) – laboratory	\$350
D2971	Additional procedures to construct new crown under existing partial denture framework	\$50
D2980	Crown repair necessitated by restorative material failure	\$0
	Endodontics	
	<i>All procedures exclude final restoration.</i>	
D3110	Pulp cap – direct (excluding final restoration)	\$5
D3120	Pulp cap – indirect (excluding final restoration)	\$0
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	\$25
D3221	Pulpal debridement, primary and permanent teeth	\$55

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D3230	Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)	\$40
D3240	Pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration)	\$40
D3310	Anterior (excluding final restoration)	\$100
D3320	Endodontic therapy, premolar tooth (excluding final restoration)	\$152
D3330	Endodontic therapy, molar tooth (excluding final restoration)	\$210
D3331	Treatment of root canal obstruction; non-surgical access	\$85
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	\$96
D3333	Internal root repair of perforation defects	\$85
D3346	Retreatment of previous root canal therapy – anterior	\$180
D3347	Retreatment of previous root canal therapy - premolar	\$280
D3348	Retreatment of previous root canal therapy – molar	\$325
D3351	Apexification/recalcification – initial visit (apical closure / calcific repair of perforations, root resorption, etc.)	\$70
D3352	Apexification/recalcification – interim medication replacement	\$70
D3353	Apexification/recalcification – final visit (includes completed root canal therapy – apical closure/calcific repair of perforations, root resorption, etc.)	\$70
D3410	Apicoectomy – anterior	\$55
D3421	Apicoectomy - premolar (first root)	\$80
D3425	Apicoectomy – molar (first root)	\$95
D3426	Apicoectomy (each additional root)	\$45
D3430	Retrograde filling – per root	\$30
D3450	Root amputation – per root	\$70
D3471	Surgical repair of root resorption –anterior	\$42
D3472	Surgical repair of root resorption – premolar	\$60
D3473	Surgical repair of root resorption – molar	\$72
D3910	Surgical procedure for isolation of tooth with rubber dam	\$19
D3920	Hemisection (including any root removal), not including root canal therapy	\$75
D3950	Canal preparation and fitting of preformed dowel or post	\$15
Periodontics		
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or bounded teeth spaces per quadrant	\$100
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or bounded teeth spaces per quadrant	\$60
D4240	Osseous surgery (including elevation of a full thickness flap and closure) – four or more contiguous teeth or tooth bounded spaces per quadrant	\$150
D4241	Osseous surgery (including elevation of a full thickness flap and closure) – one to three contiguous teeth or tooth bounded spaces per quadrant	\$113
D4245	Apically positioned flap	\$165
D4249	Clinical crown lengthening – hard tissue	\$150
D4260	Osseous surgery (including flap entry and closure) – four or more contiguous teeth or bounded teeth spaces per quadrant	\$300
D4261	Osseous surgery (including flap entry and closure) – one to three contiguous teeth or bounded teeth spaces per quadrant	\$180
D4263	Bone replacement graft – retained natural tooth – first site in quadrant	\$180
D4264	Bone replacement graft – retained natural tooth – each additional site in	\$95

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
	quadrant	
D4265	Biologic materials to aid in soft and osseous tissue regeneration	\$95
D4266	Guided tissue regeneration – resorbable barrier, per site	\$215
D4267	Guided tissue regeneration – nonresorbable barrier, per site (includes membrane removal)	\$255
D4270	Pedicle soft tissue graft procedure	\$245
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant, or edentulous tooth position in graft	\$75
D4274	Mesial/distal wedge procedure, single tooth (when not performed in conjunction with surgical procedures in the same anatomical area)	\$100
D4275	Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft	\$380
D4283	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	\$75
D4285	Non-autogenous connective tissue graft procedure (including recipient surgical site and donor material) – each additional contiguous tooth, implant or edentulous tooth position in same graft site	\$380
D4320	Provisional splinting – intracoronal	\$50
D4321	Provisional splinting – extracoronal	\$75
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	\$50
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	\$30
D4355	Full mouth debridement to enable a comprehensive oral evaluation and diagnosis on a subsequent visit	\$50
D4381	Localized delivery of antimicrobial agents via controlled release vehicle into diseased crevicular tissue, per tooth	\$65
D4910	Periodontal maintenance (2 in a 12 month period)	\$40
D4999	Unspecified periodontal procedure, by report Periodontal charting for planning treatment of periodontal disease	\$0
	<ul style="list-style-type: none"> Unspecified periodontal procedure, by report Periodontal hygiene instruction 	\$0
	Removable Prosthodontics	
	<ul style="list-style-type: none"> <i>Includes up to 3 adjustments within 6 months of delivery.</i> 	
D5110	Complete denture – maxillary	\$325
D5120	Complete denture – mandibular	\$325
D5130	Immediate denture – maxillary	\$350
D5140	Immediate denture – mandibular	\$350
D5211	Maxillary partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	\$400
D5212	Mandibular partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	\$400
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	\$425
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	\$425
D5221	Immediate maxillary partial denture - resin base (including retentive/clasping materials, rests and teeth) Includes limited follow-up care only; does not include future rebasing/relining procedure(s).	\$400
D5222	Immediate mandibular partial denture - resin base (including retentive/clasping	\$400

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
	materials, rests and teeth) Includes limited follow-up care only; does not include future rebasing/relining procedure(s).	
D5223	Immediate maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth) Includes limited follow-up care only; does not include future rebasing/relining procedure(s).	\$425
D5224	Immediate mandibular partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth) Includes limited follow-up care only; does not include future rebasing/relining procedure(s).	\$425
D5225	Maxillary partial denture – flexible base (including any clasps, rests and teeth)	\$425
D5226	Mandibular partial denture – flexible base (including any clasps, rests and teeth)	\$425
D5282	Removable unilateral partial denture – one piece cast metal (including clasps and teeth), maxillary	\$300
D5283	Removable unilateral partial denture – one piece cast metal (including clasps and teeth), mandibular	\$300
D5284	Removable unilateral partial denture – one piece flexible base (including clasps and teeth) – per quadrant	\$150
D5286	Removable unilateral partial denture – one piece resin (including clasps and teeth) – per quadrant	\$150
D5410	Adjust complete denture – maxillary	\$10
D5411	Adjust complete denture – mandibular	\$10
D5421	Adjust partial denture – maxillary	\$10
D5422	Adjust partial denture – mandibular	\$10
D5511	Repair broken complete denture base, mandibular	\$35
D5512	Repair broken complete denture base, maxillary	\$35
D5520	Replace missing or broken teeth – complete denture (each tooth)	\$35
D5611	Repair resin partial denture base, mandibular	\$35
D5612	Repair resin partial denture base, maxillary	\$35
D5621	Repair cast partial framework, mandibular	\$35
D5622	Repair cast partial framework, maxillary	\$35
D5630	Repair or replace broken retentive clasping materials – per tooth	\$35
D5640	Replace broken teeth – per tooth	\$35
D5650	Add tooth to existing partial denture	\$35
D5660	Add clasp to existing partial denture - per tooth	\$35
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	\$165
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	\$165
D5710	Rebase complete maxillary denture	\$75
D5711	Rebase complete mandibular denture	\$75
D5720	Rebase maxillary partial denture	\$75
D5721	Rebase mandibular partial denture	\$75
D5730	Reline complete maxillary denture (chairside)	\$60
D5731	Reline complete mandibular denture (chairside)	\$60
D5740	Reline maxillary partial denture (chairside)	\$60
D5741	Reline mandibular partial denture (chairside)	\$60
D5750	Reline complete maxillary denture (laboratory)	\$85
D5751	Reline complete mandibular denture (laboratory)	\$85
D5760	Reline maxillary partial denture (laboratory)	\$85

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D5761	Reline mandibular partial denture (laboratory)	\$85
D5810	Interim complete denture (maxillary)	\$230
D5811	Interim complete denture (mandibular)	\$230
D5820	Interim partial denture (maxillary)	\$160
D5821	Interim partial denture (mandibular)	\$170
D5850	Tissue conditioning, maxillary	\$20
D5851	Tissue conditioning, mandibular	\$20
D5862	Precision attachment, by report	\$150
Crowns/Fixed Bridges - Per Unit		
	<ul style="list-style-type: none"> • <i>An additional charge will be applied for any procedure using noble or high noble metal.</i> • <i>Cases involving 7 or more crowns in the same treatment plan require additional \$125 member fee per unit in addition to co-pay.</i> 	
D6210	Pontic – cast high noble metal	\$245
D6211	Pontic – cast predominantly base metal	\$245
D6212	Pontic – cast noble metal	\$245
D6214	Pontic – titanium and titanium alloys	\$245
D6240	Pontic – porcelain fused to high noble metal	\$245
D6241	Pontic – porcelain fused to predominantly base metal	\$245
D6242	Pontic – porcelain fused to noble metal	\$245
D6243	Pontic – porcelain fused to titanium and titanium alloys	\$245
D6245	Pontic – porcelain/ceramic	\$245
D6250	Pontic – resin with high noble metal	\$245
D6251	Pontic – resin with predominantly base metal	\$245
D6252	Pontic – resin with noble metal	\$245
D6253	Provisional pontic - further treatment or completion of diagnosis necessary prior to final impression	\$0
D6545	Retainer – cast metal for resin bonded fixed prosthesis	\$150
D6600	Retainer inlay – porcelain/ceramic, two surfaces	\$245
D6601	Retainer inlay – porcelain/ceramic, three or more surfaces	\$245
D6602	Retainer inlay – cast high noble metal, two surfaces	\$245
D6603	Retainer inlay – cast high noble metal, three or more surfaces	\$245
D6604	Retainer inlay – cast predominantly base metal, two surfaces	\$245
D6605	Retainer inlay – cast predominantly base metal, three or more surfaces	\$245
D6606	Retainer inlay – cast noble metal, two surfaces	\$245
D6607	Retainer inlay – cast noble metal, three or more surfaces	\$245
D6608	Retainer onlay – porcelain/ceramic, two surfaces	\$245
D6609	Retainer onlay – porcelain/ceramic, three or more surfaces	\$245
D6610	Retainer onlay – cast high noble metal, two surfaces	\$245
D6611	Retainer onlay – cast high noble metal, three or more surfaces	\$245
D6612	Retainer onlay – cast predominantly base metal, two surfaces	\$245
D6613	Retainer onlay – cast predominantly base metal, three or more surfaces	\$245
D6614	Retainer onlay – cast noble metal, two surfaces	\$245
D6615	Retainer onlay – cast noble metal, three or more surfaces	\$245
D6710	Retainer crown – indirect resin based composite	\$245
D6720	Retainer crown – resin with high noble metal	\$245

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
D6721	Retainer crown – resin with predominantly base metal	\$245
D6722	Retainer crown – resin with noble metal	\$245
D6740	Retainer crown – porcelain/ceramic	\$245
D6750	Retainer crown – porcelain fused to high noble metal	\$245
D6751	Retainer crown – porcelain fused to predominantly base metal	\$245
D6752	Retainer crown – porcelain fused to noble metal	\$245
D6753	Retainer crown – porcelain fused to titanium and titanium alloys	\$245
D6780	Retainer crown – ¾ cast high noble metal	\$245
D6781	Retainer crown – ¾ cast predominantly base metal	\$245
D6782	Retainer crown – ¾ cast noble metal	\$245
D6783	Retainer crown – ¾ porcelain/ceramic	\$245
D6784	Retainer crown – ¾ titanium and titanium alloys	\$245
D6790	Retainer crown – full cast high noble metal	\$245
D6791	Retainer crown – full cast predominantly base metal	\$245
D6792	Retainer crown – full cast noble metal	\$245
D6794	Retainer crown – titanium and titanium alloys	\$245
D6930	Re-cement or re-bond fixed partial denture	\$0
D6940	Stress breaker	\$110
D6950	Precision attachment	\$150
D6980	Fixed partial denture repair necessitated by restorative material failure	\$45
Oral Surgery		
	<ul style="list-style-type: none"> • <i>Includes routine post operative visits/treatment.</i> • <i>The removal of asymptomatic third molars is not a covered benefit unless pathology (disease) exists.</i> 	
D7111	Extraction, coronal remnants – primary tooth	\$5
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$5
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth and including elevation of mucoperiosteal flap if indicated	\$30
D7220	Removal of impacted tooth – soft tissue	\$50
D7230	Removal of impacted tooth – partially bony	\$65
D7240	Removal of impacted tooth – completely bony	\$80
D7241	Removal of impacted tooth – completely bony, with unusual surgical complications	\$100
D7250	Removal of residual tooth roots (cutting procedure)	\$30
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	\$40
D7280	Exposure of an unerupted tooth	\$100
D7282	Mobilization of erupted or malpositioned tooth to aid eruption	\$90
D7283	Placement of an attachment on an unerupted tooth, after its exposure, to aid in its eruption. Report the surgical exposure separately using D7280.	\$90
D7285	Incisional biopsy of oral tissue – hard (bone, tooth)	\$150
D7286	Incisional biopsy of oral tissue – soft	\$60
D7287	Exfoliative cytological sample collection	\$50
D7288	Brush biopsy – transepithelial sample collection	\$50
D7310	Alveoloplasty in conjunction with extractions – four or more teeth or tooth	\$40

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
	spaces, per quadrant	
D7311	Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$15
D7320	Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	\$45
D7321	Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$25
D7471	Removal of lateral exostosis (maxilla or mandible)	\$80
D7472	Removal of torus palatinus	\$60
D7473	Removal of torus mandibularis	\$60
D7485	Reduction of osseous tuberosity	\$60
D7510	Incision and drainage of abscess – intraoral soft tissue	\$25
D7511	Incision and drainage of abscess – intraoral soft tissue – complicated (includes drainage of multiple fascial spaces)	\$35
D7520	Incision and drainage of abscess – extraoral soft tissue	\$35
D7521	Incision and drainage of abscess – extraoral soft tissue – complicated (includes drainage of multiple fascial spaces)	\$35
D7910	Suture of recent small wounds up to 5 cm	\$25
D7961	Buccal / labial frenectomy (frenulectomy)	\$50
D7962	Lingual frenectomy (frenulectomy)	\$50
D7963	Frenuloplasty	\$50
D7970	Excision of hyperplastic tissue – per arch	\$55
D7971	Excision of pericoronal gingiva	\$40
	Orthodontics	
	<ul style="list-style-type: none"> • <i>Benefits cover 24 months of usual & customary orthodontic treatment and 24 months of retention.</i> • <i>Comprehensive orthodontic benefits include all phases of treatment and fixed/removable appliances.</i> 	
D8010	Limited orthodontic treatment of the primary dentition	\$1,000
D8020	Limited orthodontic treatment of the transitional dentition	\$1,000
D8030	Limited orthodontic treatment of the adolescent dentition	\$1,000
D8040	Limited orthodontic treatment of the adult dentition	\$1,000
D8050	Interceptive orthodontic treatment of the primary dentition	25% Discount
D8060	Interceptive orthodontic treatment of the transitional dentition	25% Discount
D8070	Comprehensive orthodontic treatment of the transitional dentition	\$1,850
D8080	Comprehensive orthodontic treatment of the adolescent dentition	\$1,850
D8090	Comprehensive orthodontic treatment of the adult dentition	\$1,850
D8210	Removable appliance therapy	25% Discount
D8220	Fixed appliance therapy	25% Discount
D8660	Pre-orthodontic treatment examination to monitor growth and development	\$35
D8670	Periodic orthodontic treatment visit	\$35
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	\$300
D8681	Removable orthodontic retainer adjustment	\$0
D8698	Re-cement or re-bond fixed retainer – maxillary	\$0
D8699	Re-cement or re-bond fixed retainer – mandibular	\$0
D8999	Unspecified orthodontic procedure, by report Orthodontic treatment plan	\$250

SCHEDULE OF BENEFITS (CONTINUED)

Code	Service	Co-payment
	and records (pre/post x-rays (cephalometric, panoramic, etc.), photos, study models)	
•	Unspecified orthodontic procedure, by report Ortho visits beyond 24 months of active treatment or retention	\$25 per visit
	Adjunctive General Services	
D9110	Palliative (emergency) treatment of dental pain – minor procedure	\$10
D9120	Fixed partial denture sectioning	\$0
D9210	Local anesthesia not in conjunction with operative or surgical procedures	\$0
D9211	Regional block anesthesia	\$0
D9212	Trigeminal division block anesthesia	\$0
D9215	Local anesthesia in conjunction with operative or surgical procedures	\$0
D9219	Evaluation for moderate sedation, deep sedation or general anesthesia	\$0
D9222	Deep sedation/general anesthesia – first 15 minutes	\$60
D9223	Deep sedation/general anesthesia – each 15 minute increment	\$60
D9230	Inhalation of nitrous oxide/ anxiolysis, analgesia	\$15
D9239	Intravenous moderate (conscious) sedation/analgesia- first 15 minutes	\$60
D9243	Intravenous moderate (conscious) sedation/analgesia - each 15 minute increment	\$60
D9248	Non-intravenous conscious sedation	\$15
D9310	Consultation – diagnostic service provided by dentist or physician other	\$0
D9430	Office visit for observation (during regularly scheduled hours) – no other services performed	\$0
D9440	Office visit – after regularly scheduled hours	\$30
D9450	Case presentation, detailed and extensive treatment planning	\$0
D9610	Therapeutic parenteral drug, single administration	\$15
D9612	Therapeutic parenteral drugs, two or more administrations, different medications	\$25
D9630	Drugs or medicaments dispensed in the office for home use	\$15
D9910	Application of desensitizing medicament	\$15
D9942	Repair and/or reline of occlusal guard	\$40
D9943	Intravenous moderate (conscious) sedation/analgesia – each 15 minute increment	\$10
D9944	Occlusal guard – hard appliance, full arch	\$85
D9945	Occlusal guard – soft appliance, full arch	\$85
D9946	Occlusal guard – hard appliance, partial arch	\$64
D9951	Occlusal adjustment – limited	\$30
D9952	Occlusal adjustment – complete	\$100
D9972	External bleaching – per arch - performed in office	\$125
D9986	Missed appointment (less than 24-hr notice)	Not to exceed \$25
D9987	Cancelled appointment (if less than 24-hr notice, see D9986)	\$0
D9999	Unspecified adjunctive procedure, by report	

Current Dental Terminology © American Dental Association

Dental Terminology Definitions

These definitions are designed to give you a “layman’s understanding” of some dental terminology in order for you to better understand your plan; they are not full descriptions.

Amalgam:	A silver filling
Anterior:	Teeth that are in the front of the mouth
Bicuspid:	Most people have eight bicuspid teeth; they are located immediately preceding the molar teeth with two in each quadrant of the mouth.
Bridge:	A replacement for one or more missing teeth that is permanently attached to the teeth adjacent to the empty space(s).
Crown:	A covering created to place over a tooth to strengthen and/or replace tooth structure. A crown can be made of different materials (noble, high noble), base metal, porcelain or porcelain and metal.
Endodontics:	Procedures that treat the nerve or the pulp of the tooth due to injury or infection.
Oral Surgery:	Surgery to remove teeth, reshape portions of the bone in the mouth, or biopsy suspect areas of the mouth.
Orthodontics:	Braces and other procedures to straighten the teeth.
Periodontics:	Procedures related to treatment of the supporting structures of the teeth (gums, underlying bone).
Posterior:	Teeth that set towards the back of the mouth, including molars and bicuspids (premolars).
Primary Teeth:	The first set of teeth (“baby” teeth).
Prophylaxis:	Scaling and polishing of teeth by removal of the plaque above the gum line.
Prosthodontics:	The restoration of natural and/or the replacement of missing teeth with artificial substitutes.
Quadrant:	One of the four equal sections into which your mouth can be divided (some procedures like periodontics are done in quadrants).
Resin-based Composite:	Tooth-colored (white) fillings

Exclusions and Limitations

Limitations

General

1. General anesthesia is a covered benefit only when administered by the treating dentist, in conjunction with oral and periodontal surgical procedures.

Preventive

1. Routine Cleanings (prophylaxis), periodontal maintenance services, and fluoride treatments are limited to twice a year. Two (2) additional cleanings (routine and periodontal) are available at the co-payment listed on this Plan's Schedule of Benefits. Additional prophylaxis are available, if medically necessary.

2. Sealants: Plan benefit applies to primary and permanent molar teeth, within four (4) years of eruption, unless medically necessary.

Diagnostic

1. Panoramic or full-mouth X-rays: Once every three (3) years, unless medically necessary.

Restorative

1. An additional charge, not to exceed \$150 per unit, will be applied for any procedure using noble, high noble or titanium metal.

2. Replacement of any crowns or fixed bridges (per unit) are limited to once every five (5) years.

3. Cases involving seven (7) or more crowns and/or fixed bridge units in the same treatment plan require an additional \$125 co-payment per unit in addition to the specified co-payment for each crown/bridge unit.

4. There is a \$75 co-payment per crown/bridge unit in addition to the specified co-payment for porcelain on molars.

Prosthodontics

1. Relines are limited to one (1) every twelve (12) months.

2. Dentures (full or partial): Replacement only after five (5) years have elapsed following any prior provision of such dentures under a SafeGuard Plan, unless due to the loss of a natural functioning tooth. Replacements will be a benefit under this Plan only if the existing denture is unsatisfactory and cannot be made satisfactory as determined by the treating SafeGuard selected general dentist.

3. Delivery of removable prosthodontics includes up to three (3) adjustments within six (6) months of delivery date of service.

Endodontics

1. The co-payments listed for endodontic procedures do not include the cost of the final restoration.

Oral Surgery

1. The removal of asymptomatic third molars is not a covered benefit unless pathology (disease) exists.

Exclusions and Limitations

General Exclusions

1. Services performed by any dentist not contracted with SafeGuard, without prior approval by SafeGuard (except out-of-area emergency services). This includes services performed by a general dentist or specialty care dentist.
2. Dental procedures started prior to the member's eligibility under this Plan or started after the member's termination from the Plan. Examples include: teeth prepared for crowns, root canals in progress, full or partial dentures for which an impression has been taken.
3. Any dental services, or appliances, which are determined to be not reasonable and/or necessary for maintaining or improving the member's dental health, as determined by the SafeGuard selected general dentist.
4. Orthognathic surgery.
5. Inpatient/outpatient hospital charges of any kind including dentist and/or physician charges, prescriptions or medications.
6. Replacement of dentures, crowns, appliances or bridgework that have been lost, stolen or damaged due to abuse, misuse, or neglect.
7. Treatment of malignancies, cysts, or neoplasms, unless specifically listed as a covered benefit on this Plan's Schedule of Benefits. Any services related to pathology laboratory fees.
8. Procedures, appliances, or restorations whose primary main purpose is to change the vertical dimension of occlusion, correct congenital, developmental, or medically induced dental disorders including, but not limited to treatment of myofunctional, myoskeletal, or temporomandibular joint disorders unless otherwise specifically listed as a covered benefit on this Plan's Schedule of Benefits.
9. Dental implants and services associated with the placement of implants, prosthodontics restoration of dental implants, and specialized implant maintenance services.
10. Dental services provided for or paid by a federal or state government agency or authority, political subdivision, or other public program other than Medicaid or Medicare.
11. Dental services required while serving in the Armed Forces of any country or international authority.
12. Dental services considered experimental in nature.
13. Any dental procedure or treatment unable to be performed in the dental office due to the general health or physical limitations of the member.

Exclusions and Limitations

Orthodontic Exclusions and Limitations

1. If you require the services of an orthodontist, a referral must first be obtained. If a referral is not obtained prior to the commencement of orthodontic treatment, the member will be responsible for all costs associated with any orthodontic treatment.
2. If you terminate coverage from the SafeGuard Plan after the start of orthodontic treatment, you will be responsible for any additional charges incurred for the remaining orthodontic treatment.
3. Orthodontic treatment must be provided by a SafeGuard Selected General Dentist or contracted orthodontist in order for the co-payments listed in the Schedule of Benefits to apply.
4. Plan benefits shall cover twenty-four (24) months of usual and customary orthodontic treatment and an additional twenty-four (24) months of retention. Treatment extending beyond such time periods will be subject to a per-office-visit charge of \$25 dollars.
5. The following are not included as orthodontic benefits:
 - a). Repair or replacement of lost or broken appliances;
 - b). Retreatment of orthodontic cases;
 - c). Treatment involving:
 - 1). Maxillo-facial surgery, myofunctional therapy, cleft palate, micrognathia, macroglossia;
 - 2). Hormonal imbalances or other factors affecting growth or developmental abnormalities;
 - 3). Treatment related to temporomandibular joint disorders;
 - 4). Lingually placed direct bonded appliances and arch wires ("invisible braces").
6. The retention phase of treatment shall include the construction, placement, and adjustment of retainers.
7. Active orthodontic treatment in progress on your effective date of coverage is not covered. Active orthodontic treatment means tooth movement has begun.

METLIFE

PPO LOW

&

PPO HIGH

Understanding Your Dental Plan

MetLife dental plans featuring the Preferred Dentist Program are designed to help you get the dental care you need and help lower your costs. You get benefits for a wide range of covered services — both in and out of the network.

The goal is to deliver affordable protection for a healthier smile and a healthier you. You also get great service and educational support to help you stay on top of your care.

Freedom of choice to go to any dentist.

You have the flexibility to visit any dentist — your dentist — and receive coverage under the plan. Just remember that non-participating dentists haven't agreed to accept negotiated fees¹. That means you usually save² more dental dollars when you go to a participating dentist.

If you prefer to stay in the network, there are thousands of general dentists and specialists to choose from nationwide — so you are sure to find one who meets your needs. Plus, all participating dentists go through a rigorous selection and review process.³ This way you don't need to worry about quality. You also don't need any referrals.

To check out the general dentists and specialists in the **PDP Plus network**, visit www.metlife.com/dental.

Additional savings when you visit participating dentists.

Your out-of-pocket costs are usually lower when you visit in-network dentists. That's because they have agreed to accept negotiated fees that are typically 30% to 45% less than average dental charges in the same community. This may help lower your final costs and stretch your plan maximum.

Service where and when you want it.

MyBenefits, your secure self-service website, is available 24/7.⁴ You can use the site to get estimates on care or check coverage and claim status. Plus, if you are on the go and need to find an in-network provider, view a claim or see your ID card, there's an app for that. Search "MetLife" at the iTunes App Store or Google Play to download the app.⁵

Educational tools and resources.

The right dental care is an essential part of good overall health. That's why you and your dentist get resources to help make informed decisions about your oral health. You'll find a range of topics on our online dental education website, www.oralfitnesslibrary.com. Read up on the link between dental and overall health, kids' dental health and more. You can also put your oral health to the test by taking an online risk assessment.

The information below explains certain terms to make it easier for you to understand and use your benefits.

1. Coverage Types. Dental procedures are grouped into the following categories: Preventive (Type A), Basic Restorative (Type B), Major Restorative (Type C), and Orthodontia (Type D). Your group's plan determines how each procedure is categorized (Type A, B, C, D). Generally, benefits for Type A procedures pay at the highest benefits level because they prevent and diagnose dental disease.

Network: XYZ Benefit Summary		
Coverage Type	In-Network	Out-of-Network
Type A – cleanings, oral examinations	XX% of Negotiated Fee	XX% of R&C Fee or XX% of Negotiated Fee
Type B – fillings	XX% of Negotiated Fee	XX% of R&C Fee or XX% of Negotiated Fee
Type C – bridges and dentures	XX% of Negotiated Fee	XX% of R&C Fee or XX% of Negotiated Fee
Type D – orthodontia	XX% of Negotiated Fee	XX% of R&C Fee or XX% of Negotiated Fee
Deductible	In-Network	Out-of-Network
Individual	\$XX.XX	\$XX.XX
Family	\$XXX.XX	\$XXX.XX
Annual Maximum Benefit	In-Network	Out-of-Network
Per Person	\$X,XXX	\$X,XXX
Orthodontia Lifetime Maximum	In-Network	Out-of-Network
Per Person	\$X,XXX	\$X,XXX

2. Co-insurance. The co-insurance percentage helps determine what your out-of-pocket costs will be for each coverage type. Each Type – A, B, C, and D – has a pre-set percentage that represents what your plan will reimburse for the services in each category. Your total out-of-pocket responsibility is subject to any deductibles, benefit maximums, plan provisions, if you receive out-of-network services, and your plan's basis for reimbursement. Please see your Dental Plan Benefits Summary for more information.

Copay. This is the fixed amount that you have to pay for covered services. Copayment amounts are listed in the Procedure Charge Schedule that you received with your Dental Benefits Plan Summary. Your total out-of-pocket responsibility is subject to any deductibles, benefit maximums, plan provisions, if you receive out-of-network services, and your plan's basis for reimbursement. Please see your Dental Plan Benefits Summary and Procedure Charge Schedule for more information.

3. Deductible. This is the amount you must pay out-of-pocket before benefit payments will be made by the plan. For most plans, the deductible amounts for in-network services are less than the amount for out-of-network services. Many plans do not require that a deductible be met for Type A services.

4. Annual Maximum Benefit. This is the total amount the plan will pay in the plan year. Once this amount is reached, no further benefits will be paid.

5. Orthodontia Lifetime Maximum. Not all plans cover Orthodontia Treatment. If your plan covers Orthodontia there is a Lifetime Maximum that is applicable only to Orthodontia. This does not affect your Annual Maximum Benefit for Types A, B, and C coverages. The Lifetime Maximum is the total amount the plan will pay for orthodontic services for each covered person (subject to any plan age limitations). Once this amount is reached, no further benefits will be paid.

Putting it all together – maximizing the value of your dental benefits.

- Make the most of your benefits — visit a participating dentist to reduce your out-of-pocket costs.
- Keep a healthy dental regimen by getting routine exams and cleanings – the cost of preventive services (Type A) is usually less than the cost for fillings, root canals, extractions, etc. – and can help to prevent the need for these higher-cost treatments.
- It is recommended that you request a pre-treatment estimate⁶ for services that cost more than \$300. The estimate will give you an idea of what your out-of-pocket costs will be. To receive a benefit estimate, have your dentist submit a request online at www.metdental.com or by calling 1-877-MET-DDS9 (phone number and website for dental professionals only).
- Visit the dental education website at www.oralfitnesslibrary.com for important tools and resources to help you become more informed about dental care.

Remember, dental coverage can be an important part of protecting your health and finances. By using the educational tools and benefits made available to you through this plan, you'll be better prepared to protect your oral health and your budget.

1 Negotiated fees refers to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change. The R&C fee referenced in the table in the Out-of-Network column refers to the Reasonable and Customary charge, which is based on the lowest of 1) the dentist's actual charge, 2) the dentist's usual charge for the same or similar services or 3) the usual charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

2 Savings from enrolling in a MetLife dental plan featuring the Preferred Dentist Program will depend on various factors, including the cost of the plan, how often participants visit the dentist and the cost of services rendered.

3 Certain providers may participate with MetLife through an agreement that MetLife has with a vendor. Providers available through a vendor are subject to the vendor's credentialing process and requirements, not MetLife's. If you should have any questions, contact MetLife Customer Service.

4 With the exception of scheduled or unscheduled systems maintenance or interruptions, the MyBenefits website is typically available 24 hours a day, 7 days a week.

5 To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app. Certain features of MetLife US Mobile App are not available for some MetLife Dental Plans.

6 MetLife strongly recommends that you have your dentist submit a pretreatment estimate to MetLife if the cost is expected to exceed \$300. When your dentist suggests treatment, have him or her send a claim form, along with the proposed treatment plans and supporting documentation, to MetLife. An explanation of benefits (EOB) will be sent to you and the dentist detailing an estimate of what services MetLife will cover and at what payment level. Actual payments may vary from the pretreatment estimate depending upon annual maximums, deductibles, plan frequency limits and other plan provisions at time of payment.

Group dental insurance plans featuring the Preferred Dentist Program are provided by Metropolitan Life Insurance Company, New York, NY.

Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



Dental Insurance

Coverage that helps makes it easier to visit a dentist and helps lower your dental costs.

City of Sunrise

Network: PDP Plus

	Plan option 1 PPO Plan		Plan option 2 Enhanced Plan	
	In-Network % of Negotiated Fee*	Out-of-Network % of Scheduled Amount**	In-Network % of Negotiated Fee*	Out-of-Network % of R&C Fee***
Coverage Type				
Type A: Preventive (cleanings, exams, X-rays)	100%	100%	100%	100%
Type B: Basic Restorative (fillings, extractions, X-rays)	80%	80%	80%	80%
Type C: Major Restorative (bridges, dentures)	50%	50%	50%	50%
Type D: Orthodontia	50%	50%	50%	50%
Deductible†				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Annual Maximum Benefit				
Per Person	\$1,000	\$1,000	\$2,000	\$2,000
Orthodontia Lifetime Maximum				
Per Person	\$1,000	\$1,000	\$2,000	\$2,000

Child(ren)'s eligibility for dental coverage is from birth up to age 26.

*Negotiated Fee refers to the fees that participating dentists have agreed to accept as payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

**Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC). The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

***R&C fee refers to the Reasonable and Customary (R&C) charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.

†Applies only to Type B & C Services.



Dental Insurance

List of Primary Covered Services & Limitations

The service categories and plan limitations shown represent an overview of your Plan Benefits. This document presents the majority of services within each category, but is not a complete description of the Plan.

Plan Type	Plan Option 1: PPO Plan How Many/How Often	Plan Option 2: Enhanced Plan How Many/How Often
Type A — Preventive		
Prophylaxis (cleanings)	One per 6 months	One per 6 months
Oral Examinations	One exam per 6 months	One exam per 6 months
Topical Fluoride Applications	One fluoride treatment per 12 months for dependent children up to his/her 14th birthday	One fluoride treatment per 12 months for dependent children up to his/her 14th birthday
X-rays	<ul style="list-style-type: none"> Bitewings X-rays; one set per 12 months 	<ul style="list-style-type: none"> Bitewings X-rays; one set per 12 months
Space Maintainers	Space maintainers for dependent children up to his/her 14th birthday, once per tooth area per lifetime	Space maintainers for dependent children up to his/her 14th birthday, once per tooth area per lifetime
Sealants	One application of sealant material for each non-restored, non-decayed 1st and 2nd molar of a dependent child up to his/her 14th birthday	One application of sealant material for each non-restored, non-decayed 1st and 2nd molar of a dependent child up to his/her 14th birthday
Type B — Basic Restorative		
Fillings	Once per surface per every 12 months	Once per surface per every 12 months
Simple Extractions		
X-rays	<ul style="list-style-type: none"> Full mouth X-rays; one per 60 months 	<ul style="list-style-type: none"> Full mouth X-rays; one per 60 months
Endodontics	N/A	Codes 3110-3222: Root canal treatment limited to once per tooth per 24 months
Periodontics	N/A	<ul style="list-style-type: none"> Periodontal scaling and root planing once per quadrant, every 36 months Total number of periodontal maintenance treatments and prophylaxis cannot exceed one treatment per 6 months

Dental Insurance

Type C — Major Restorative		
Crown, Denture and Bridge Repair/ Recementations		
Oral Surgery		
Implants	N/A	Replacement once every 5 years
Bridges and Dentures	<ul style="list-style-type: none"> Initial placement to replace one or more natural teeth, which are lost while covered by the plan Dentures and bridgework replacement; one every 84 months Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed 	<ul style="list-style-type: none"> Initial placement to replace one or more natural teeth, which are lost while covered by the plan Dentures and bridgework replacement; one every 84 months Replacement of an existing temporary full denture if the temporary denture cannot be repaired and the permanent denture is installed within 12 months after the temporary denture was installed
Crowns, Inlays and Onlays	<ul style="list-style-type: none"> Replacement once every 84 months Stainless Steel Crowns limited to once per 36 months to age 16 	<ul style="list-style-type: none"> Replacement once every 84 months Stainless Steel Crowns limited to once per 36 months to age 16
Endodontics	Root canal treatment limited to once per tooth per 24 months	All other Root canal treatment limited to once per tooth per 24 months
General Anesthesia	When dentally necessary in connection with oral surgery, extractions or other covered dental services	When dentally necessary in connection with oral surgery, extractions or other covered dental services
Periodontics	<ul style="list-style-type: none"> Periodontal scaling and root planing once per quadrant, every 36 months Periodontal surgery once per quadrant, every 36 months Total number of periodontal maintenance treatments and prophylaxis cannot exceed one treatment per 6 months 	<ul style="list-style-type: none"> Periodontal surgery once per quadrant, every 36 months

Dental Insurance

Type D — Orthodontia

- Your children, up to age 26, are covered while Dental insurance is in effect.
- All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia
- Payments are on a repetitive basis
- 20% of the amount charged by the dentist will be considered at initial placement of the appliance and paid based on the plan benefit's coinsurance level for Orthodontia as defined in the plan summary
- Orthodontic benefits end at cancellation of coverage

- Your children, up to age 26, are covered while Dental insurance is in effect.
- All dental procedures performed in connection with orthodontic treatment are payable as Orthodontia
- Payments are on a repetitive basis
- 20% of the amount charged by the dentist will be considered at initial placement of the appliance and paid based on the plan benefit's coinsurance level for Orthodontia as defined in the plan summary
- Orthodontic benefits end at cancellation of coverage

The service categories and plan limitations shown above represent an overview of your plan benefits. This document presents the majority of services within each category, but is not a complete description of the plan.

Exclusions This plan does not cover the following services, treatments and supplies:

- 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;
- Services for which you would not be required to pay in the absence of Dental Insurance;
- Services or supplies received by you or your Dependent before the Dental Insurance starts for that person;
- Services which are primarily cosmetic (for Texas residents, see notice page section in Certificate);
- 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;
- Services or appliances which restore or alter occlusion or vertical dimension;
- Restoration of tooth structure damaged by attrition, abrasion or erosion;
- Restorations or appliances used for the purpose of periodontal splinting;
- Counseling or instruction about oral hygiene, plaque control, nutrition and tobacco;
- Personal supplies or devices including, but not limited to: water picks, toothbrushes, or dental floss;
- Decoration, personalization or inscription of any tooth, device, appliance, crown or other dental work;
- Missed appointments;
- 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;
- Services covered under other coverage provided by the Employer;
- Temporary or provisional restorations;
- Temporary or provisional appliances;
- Prescription drugs;

Dental Insurance

- Services for which the submitted documentation indicates a poor prognosis;
- 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-intravenous conscious sedation or analgesia such as nitrous oxide.
- 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;
- Caries susceptibility tests;
- 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;
- Other fixed Denture prosthetic services not described elsewhere in the certificate;
- Precision attachments, except when the precision attachment is related to implant prosthetics;
- Initial installation of a full or removable 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;
- Addition of teeth to a partial removable 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;
- Adjustment of a Denture made within 6 months after installation by the same Dentist who installed it;
- Implants including, but not limited to any related surgery, placement, restorations, maintenance, and removal (PPO Plan only);
- Repair of implants (PPO Plan only);
- Implants supported prosthetics to replace one or more natural teeth which were missing before such person was insured for Dental Insurance, except for congenitally missing natural teeth (Enhanced PPO Plan);
- Fixed and removable appliances for correction of harmful habits;
- Appliances or treatment for bruxism (grinding teeth), including but not limited to occlusal guards and night guards;
- Diagnosis and treatment of temporomandibular joint (TMJ) disorders.
- Repair or replacement of an orthodontic device;
- Duplicate prosthetic devices or appliances;
- Replacement of a lost or stolen appliance, Cast Restoration, or Denture; and
- Intra and extraoral photographic images;

Limitations

Alternate Benefits: Where two or more professionally acceptable dental treatments for a dental condition exist, reimbursement is based on the least costly treatment alternative. If you and your dentist have agreed on a treatment that is more costly than the treatment upon which the plan benefit is based, you will be responsible for any additional payment responsibility. To avoid any misunderstandings, we suggest you discuss treatment options with your dentist before services are rendered, and obtain a pre-treatment estimate of benefits prior to receiving certain high cost services such as crowns, bridges or dentures. You and your dentist will each receive an Explanation of Benefits (EOB) outlining the services provided, your plan's reimbursement for those services, and your out-of-pocket expense. Procedure charge schedules are subject to change each plan year. You can obtain an updated procedure charge schedule for your area via fax by calling 1-800-942-0854 and using the MetLife Dental Automated Information Service. Actual payments may vary from the pretreatment estimate depending upon annual maximums, plan frequency limits, deductibles and other limits applicable at time of payment.

Cancellation/Termination of Benefits: Coverage is provided under a group insurance policy (Policy form GPNP99) issued by Metropolitan Life Insurance Company (MetLife). Coverage terminates when your membership ceases, when your dental contributions cease or upon termination of the group policy by the Policyholder or MetLife. The group policy terminates for non-payment of premium and may terminate if participation requirements are not met or if the Policyholder fails to perform any obligations under the policy. The following services that are in progress while coverage is in effect will be paid after the coverage ends, if the applicable installment or the treatment is finished within 31 days after individual termination of coverage: Completion of a prosthetic device, crown or root canal therapy.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. For complete details of coverage and availability, please refer to the certificate of insurance or contact MetLife.

Dental Insurance

Questions & Answers

Q. Who is a participating dentist?

A. A participating dentist is a general dentist or specialist who has agreed to accept negotiated fees as payment in full for covered services provided to plan members. Negotiated fees typically range from 30% – 45% below the average fees charged in a dentist's community for the same or substantially similar services.†

Q. How do I find a participating dentist?

A. There are thousands of general dentists and specialists to choose from nationwide --so you are sure to find one that meets your needs. You can receive a list of these participating dentists online at www.metlife.com/mybenefits or call 1-800-942-0854 to have a list faxed or mailed to you.

Q. What services are covered under this plan?

A. The certificate of insurance sets forth the covered services under the plan. Please review the enclosed plan benefits to learn more.

Q. May I choose a non-participating dentist?

A. Yes. You are always free to select the dentist of your choice. However, if you choose a non-participating dentist your out-of-pocket costs may be higher.

Q. Can my dentist apply for participation in the network?

A. Yes. If your current dentist does not participate in the network and you would like to encourage him/her to apply, ask your dentist to visit www.metdental.com, or call 1-866-PDP-NTWK for an application.†† The website and phone number are for use by dental professionals only.

Q. How are claims processed?

A. Dentists may submit your claims for you which means you have little or no paperwork. You can track your claims online and even receive email alerts when a claim has been processed. If you need a claim form, visit www.metlife.com/mybenefits or request one by calling 1-800-942-0854

Q. Can I get an estimate of what my out-of-pocket expenses will be before receiving a service?

A. Yes. You can ask for a pretreatment estimate. Your general dentist or specialist usually sends MetLife a plan for your care and requests an estimate of benefits. The estimate helps you prepare for the cost of dental services. We recommend that you request a pre-treatment estimate for services in excess of \$300. Simply have your dentist submit a request online at www.metdental.com or call 1-877-MET-DDS9. You and your dentist will receive a benefit estimate for most procedures while you are still in the office. Actual payments may vary depending upon plan maximums, deductibles, frequency limits and other conditions at time of payment.

Q. Can MetLife help me find a dentist outside of the U.S. if I am traveling?

A. Yes. Through international dental travel assistance services* you can obtain a referral to a local dentist by calling +1-312-356-5970 (collect) when outside the U.S. to receive immediate care until you can see your dentist. Coverage will be considered under your out-of-network benefits.** Please remember to hold on to all receipts to submit a dental claim.

Q. How does MetLife coordinate benefits with other insurance plans?

A. Coordination of benefits provisions in dental benefits plans are a set of rules that are followed when a patient is covered by more than one dental benefits plan. These rules determine the order in which the plans will pay benefits. If the MetLife dental benefit plan is primary, MetLife will pay the full amount of benefits that would normally be available under the plan, subject to applicable law. If the MetLife dental benefit plan is secondary, most coordination of benefits provisions require MetLife to determine benefits after benefits have been determined under the primary plan. The amount of benefits payable by MetLife may be reduced due to the benefits paid under the primary plan, subject to applicable law.

Q. Do I need an ID card?

A. No. You do not need to present an ID card to confirm that you are eligible. You should notify your dentist that you are enrolled in the MetLife Preferred Dentist Program. Your dentist can easily verify information about your coverage through a toll-free automated Computer Voice Response system.



Dental Insurance

†Based on internal analysis by MetLife. Negotiated fees refer to the fees that in-network dentists have agreed to accept as payment in full for covered services, subject to any co-payments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

††Due to contractual requirements, MetLife is prevented from soliciting certain providers.

*AXA Assistance USA, Inc. provides Dental referral services only. AXA Assistance is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. Referral services are not available in all locations.

**Refer to your dental benefits plan summary for your out-of-network dental coverage.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP99 or contact MetLife.

Find a Dental Provider

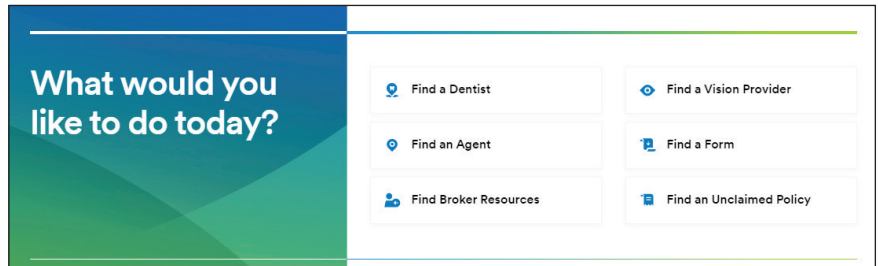
With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.



Step 1:
Go to [metlife.com](https://www.metlife.com)

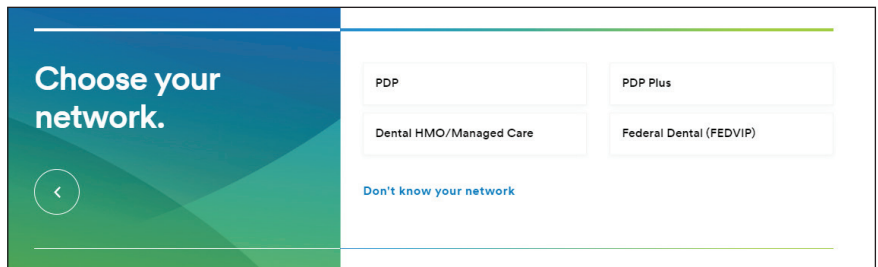


Step 2:
Select "Find a Dentist" next to "What would you like to do today?"



Step 3:
Select "PDP/ PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button.



Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.

Frequently Asked Questions About Preventive Dental Care



This brochure is intended for your general knowledge.

This information is not a substitute for visiting a dentist nor does this information replace advice given to you by your physician or dentist.

By making this information available to you, MetLife is not engaged in rendering any medical or dental advice.

Insofar as the information provided is from third parties, it has no association whatsoever with MetLife, unless expressly stated.

What is preventive dental care?

Preventive dental care is all the things you do (or should do) to take care of your teeth and gums: brushing, flossing, eating a healthy diet, and seeing your dentist regularly to help avoid dental disease.

Why is preventive dental care important?

When it comes to the health of your teeth and gums, preventive dental care is smart. Brushing and flossing help to remove plaque from the surfaces and in between teeth, keeping your teeth looking and feeling clean. A healthy diet, one low in sugar and other refined carbohydrates, helps keep your whole body, including your teeth and gums, in good shape. And routine dental exams and regular cleanings may help prevent the incidence of higher-cost treatments such as periodontal surgery, root canals, extractions and fillings. After all, early detection and prevention are key to minimizing your need for more serious dental treatment.

How often should I see my dentist?

There are no clear guidelines stating how often a person should see the dentist. Some studies suggest once a year, others say every three or six months. Depending on your current dental health, your dental history, your risk factors for dental disease, and your personal preference, your dentist will recommend the frequency of visits that's right for you.

What does the American Dental Association say about routine dental care?

- The ADA recommends the following steps for good dental health:¹
- Brush your teeth twice a day with an ADA-accepted fluoride toothpaste.
- Replace your toothbrush every three or four months, sooner if it shows signs of wear.
- Clean between teeth daily with floss or an interdental cleaner.
- Eat a balanced diet, and limit soft drinks and between-meal snacks.
- Be sure to receive professional cleanings and oral exams on a regular basis.

What questions should I ask my dentist about routine dental care?

1. Which toothbrush, toothpaste, floss and/or other products do you recommend for my teeth?
2. Based on my dental history and current oral health condition, how many cleanings do you recommend I have each year, and why?
3. Am I at risk for any dental diseases? If so, why? What changes should I make in my routine dental care to help control this risk?

¹ American Dental Association. "Brushing Your Teeth", <http://www.mouthhealthy.org/en/az-topics/b/brushing-your-teeth> Accessed 01/18/2021.



VISION INSURANCE



Humana Vision plan

City of Sunrise

Summary of benefits

Vision member services

 877-398-2980



Humana®

FLHLRV2EN 0922



Vision care services	If you use an IN-NETWORK provider (Member cost)	If you use an OUT-OF-NETWORK provider (Reimbursement)
Exam with dilation as necessary <ul style="list-style-type: none"> Retinal imaging¹ 	\$10 Up to \$39	Up to \$30 Not covered
Contact lens exam options² <ul style="list-style-type: none"> Standard contact lens fit and follow-up Premium contact lens fit and follow-up 	Up to \$55 10% off retail	Not covered Not covered
Frames³	Up to \$150 20% off balance over \$150	Up to \$65
Standard plastic lenses⁴ <ul style="list-style-type: none"> Single vision Bifocal Trifocal Lenticular 	\$15 \$15 \$15 \$15	Up to \$25 Up to \$40 Up to \$60 Up to \$100
Covered lens options⁴ <ul style="list-style-type: none"> UV coating Tint (solid and gradient) Standard scratch-resistance Standard polycarbonate - adults Standard polycarbonate - children <19 Standard anti-reflective coating Premium anti-reflective coating <ul style="list-style-type: none"> - Tier 1 - Tier 2 - Tier 3 Standard progressive (add-on to bifocal) Premium progressive <ul style="list-style-type: none"> - Tier 1 - Tier 2 - Tier 3 - Tier 4 Photochromatic / plastic transitions Polarized 	\$15 \$15 \$15 \$40 \$40 \$45 Premium anti-reflective coatings as follows: \$57 \$68 80% of charge \$15 Premium progressives as follows: \$110 \$120 \$135 \$90, 80% of charge, then up to \$120 \$75 20% off retail	Not covered Not covered Not covered Not covered Not covered Not covered Premium anti-reflective coatings as follows: Not covered Not covered Not covered Up to \$40 Premium progressives as follows: Not covered Not covered Not covered Not covered Not covered Not covered
Contact lenses⁵ (applies to materials only) <ul style="list-style-type: none"> Conventional Disposable Medically necessary 	Up to \$150, 15% off balance over \$150 Up to \$150 \$0	Up to \$104 Up to \$104 Up to \$200

Vision care services

**If you use an
IN-NETWORK provider
(Member cost)**

**If you use an
OUT-OF-NETWORK provider
(Reimbursement)**

Frequency

- Examination
- Lenses or contact lenses
- Frame

Once every 12 months
Once every 12 months
Once every 24 months

Once every 12 months
Once every 12 months
Once every 24 months

Diabetic Eye Care: care and testing for diabetic members

- Examination
 - Up to (2) services per year
- Retinal Imaging
 - Up to (2) services per year
- Extended Ophthalmoscopy
 - Up to (2) services per year
- Gonioscopy
 - Up to (2) services per year
- Scanning Laser
 - Up to (2) services per year

\$0
\$0
\$0
\$0
\$0

Up to \$77
Up to \$50
Up to \$15
Up to \$15
Up to \$33

¹ Member costs may exceed \$39 with certain providers. Members may contact their participating provider to determine what costs or discounts are available.

² Standard contact lens exam fit and follow up costs and premium contact lens exam discounts up to 10% may vary by participating provider. Members may contact their participating provider to determine what costs or discounts are available.

³ Discounts available on all frames except when prohibited by the manufacturer.

⁴ Lens option costs may vary by provider. Members may contact their participating provider to determine if listed costs are available.

⁵ Plan covers contact lenses or frames, but not both, unless you have the Eye Glass and Contact Lens Rider.

Additional plan discounts

- Member may receive a 20% discount on items not covered by the plan at network Providers. Members may contact their participating provider to determine what costs or discounts are available. Discount does not apply to EyeMed Provider's professional services, or contact lenses. Plan discounts cannot be combined with any other discounts or promotional offers. Services or materials provided by any other group benefit plan providing vision care may not be covered. Certain brand name Vision Materials may not be eligible for a discount if the manufacturer imposes a no-discount practice. Frame, Lens, & Lens Option discounts apply only when purchasing a complete pair of eyeglasses. If purchased separately, members receive 20% off the retail price.
- Members may also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision. Since LASIK or PRK vision correction is an elective procedure, performed by specialty trained providers, this discount may not always be available from a provider in your immediate location.

Limitations and Exclusions:

- In addition to the limitations and exclusions listed in your "Vision Benefits" section, this policy does not provide benefits for the following:
1. Any expenses incurred while you qualify for any worker's compensation or occupational disease act or law, whether or not you applied for coverage.
 2. Services:
 - That are free or that you would not be required to pay for if you did not have this insurance, unless charges are received from and reimbursable to the U.S. government or any of its agencies as required by law;
 - Furnished by, or payable under, any plan or law through any government or any political subdivision (this does not include Medicare or Medicaid); or
 - Furnished by any U.S. government-owned or operated hospital/institution/agency for any service connected with sickness or bodily injury.
 3. Any loss caused or contributed by:
 - War or any act of war, whether declared or not;
 - Any act of international armed conflict; or
 - Any conflict involving armed forces of any international authority.
 4. Any expense arising from the completion of forms.
 5. Your failure to keep an appointment.
 6. Any hospital, surgical or treatment facility, or for services of an anesthesiologist or anesthesiologist.
 7. Prescription drugs or pre-medications, whether dispensed or prescribed.
 8. Any service not specifically listed in the Schedule of Benefits.
 9. Any service that we determine:
 - Is not a visual necessity;
 - Does not offer a favorable prognosis;
 - Does not have uniform professional endorsement; or
 - Is deemed to be experimental or investigational in nature.
 10. Orthoptic or vision training.
 11. Subnormal vision aids and associated testing.
 12. Aniseikonic lenses.
 13. Any service we consider cosmetic.
 14. Any expense incurred before your effective date or after the date your coverage under this policy terminates.
 15. Services provided by someone who ordinarily lives in your home or who is a family member.
 16. Charges exceeding the reimbursement limit for the service.
 17. Treatment resulting from any intentionally self-inflicted injury or bodily illness.
 18. Plano lenses.
 19. Medical or surgical treatment of eye, eyes, or supporting structures.
 20. Replacement of lenses or frames furnished under this plan which are lost or broken, unless otherwise available under the plan.
 21. Any examination or material required by an Employer as a condition of employment.
 22. Non-prescription sunglasses.
 23. Two pair of glasses in lieu of bifocals.
 24. Services or materials provided by any other group benefit plans providing vision care.
 25. Certain name brands when manufacturer imposes no discount.
 26. Corrective vision treatment of an experimental nature.
 27. Solutions and/or cleaning products for glasses or contact lenses.
 28. Pathological treatment.
 29. Non-prescription items.
 30. Costs associated with securing materials.
 31. Pre- and Post-operative services.
 32. Orthokeratology.
 33. Routine maintenance of materials.
 34. Refitting or change in lens design after initial fitting, unless specifically allowed elsewhere in the certificate.
 35. Artistically painted lenses.

Vision health impacts overall health

Routine eye exams can lead to early detection of vision problems and other diseases such as diabetes, hypertension, multiple sclerosis, high blood pressure, osteoporosis, and rheumatoid arthritis.¹

¹ Thompson Media Inc.

Questions?

Check out [Humana.com](https://www.humana.com)

Call 1-866-995-9316 seven days a week: 8 a.m. to 6 p.m. Eastern Time Monday through Saturday, and 11 a.m. to 8 p.m. Sunday.

Humana Vision products insured by Humana Insurance Company, Humana Health Benefit Plan of Louisiana, The Dental Concern, Inc. or Humana Insurance Company of New York.

This is not a complete disclosure of the plan qualifications and limitations. Specific limitations and exclusions as contained in the Regulatory and Technical Information Guide will be provided by the agent. Please review this information before applying for coverage.

NOTICE: Your actual expenses for covered services may exceed the stated cost or reimbursement amount because actual provider charges may not be used to determine insurer and member payment obligations.

Policy number: FL-70148-01LG9/15et.al.;FL-70148-01SG9/15et.al.

Humana[®]

[Humana.com](https://www.humana.com)



MyHumana Mobile app

Manage your vision care — wherever you are

Access your health information anytime, anywhere

Whether you prefer downloading a mobile application, using your mobile device or receiving text messages, you have the ability to manage your vision care needs virtually anywhere, anytime.

Use the MyHumana Mobile app to:

- View your plans and coverage details
- View claims
- View, fax or save ID cards
- Find a optometrist in your network
-

Download the Mobile app:

Download the MyHumana Mobile app from your app store. Search “MyHumana” in the Google Play® or App Store®.

†Available to HumanaVitality members only. ‡Available to members who use Humana Pharmacy only.

*Message and data rates may apply.



From your mobile device's browser:

You can visit MyHumana from your mobile device's browser. To get started, go to **Humana.com** and sign in.

Sign up for text message alerts* on Humana.com

1. Register or sign in (have your Humana ID or Social Security number available)
2. Click on “Account & settings” under My Profile
3. Select “Edit your preferences”
4. Select “Mobile” from the tab
5. Register and verify your mobile number
6. Select the alerts you want to receive

Humana®

[Humana.com](https://www.humana.com)

Vision discounts to help members see a complete picture

Humana knows that good vision health is important to overall health. That's why we're committed to making sure that members get the most value from their vision benefits.

Humana is making it easier to control out-of-pocket costs with discounts and rebates. We're looking out for our members with everything you'd expect from a vision plan, plus more. That's what we call human care.

A vast network

Our network consists of private practitioners including ophthalmologists and optometrists, LensCrafters, Target Optical and Pearle Vision; as well as online, in-network options, such as www.lenscrafters.com, www.glasses.com, www.contactsdirect.com and www.ray-ban.com.

Special offers

Examples of currently available special offers* are listed below. New and updated offers are added quarterly and annually

- **LASIK** - \$800 off LASIK, with the Wavelight Laser, at LasikPlus Vision Centers. Call 1-800-988-4221 or visit LasikPlus at www.speciallasikoffer.com/#/home to learn more.
- **Target Optical** - Additional \$25 off when using vision insurance at Target Optical. Show this page on your mobile device to redeem in-store, or visit www.targetoptical.com and use code 755044.
- **Pearle Vision** - \$25 toward a complete pair of glasses or Rx sunglasses at Pearle Vision. Can be combined with vision benefits or select offers.
- **Sunglass Hut** - \$20 off any purchase or \$50 off purchase of \$200 or more from Sunglass Hut.
- **www.Glasses.com** - Up to \$50 off any pair of designer sunglasses at www.glasses.com. Get \$50 off any nonprescription pair of designer



sunglasses above \$200 (promo code: 50sun20) or \$20 off any other nonprescription pair of sunglasses below \$200 (promo code: 20sun20), for a limited time only.

- **www.ContactsDirect.com** - 10% off at ContactsDirect.com. Save when buying your favorite contacts with coupon code CONTACT2021.
- **Special pricing, lens cleaners, croakie retainers, child and adult cases** - Special member pricing on lens cleaners, croakies retainers, child and adult cases. Visit <https://hveyeresource.comeyemed/> to see all the products that are available to purchase.
- **Prescription glasses** - 40% off second pair of prescription glasses from participating in-network providers.*
- **Sunglasses** - 20% off non-Rx sunglasses from participating in-network providers.*
- **Frames, lenses or lens options** - 20% off after coverage has reached its maximum for frames, lenses, or lens options at participating in-network providers.

*For vision plans with qualified materials benefits only. Not applicable for exam-only vision plans.

The discounts offered through this Discount Program are not insurance or insured benefits. The program is subject to change or may be discontinued, without notice and at any time.

*Restrictions may apply. Detailed terms and conditions for each available special member offer can be viewed on the Humana Vision Insight member microsite www.humana.com



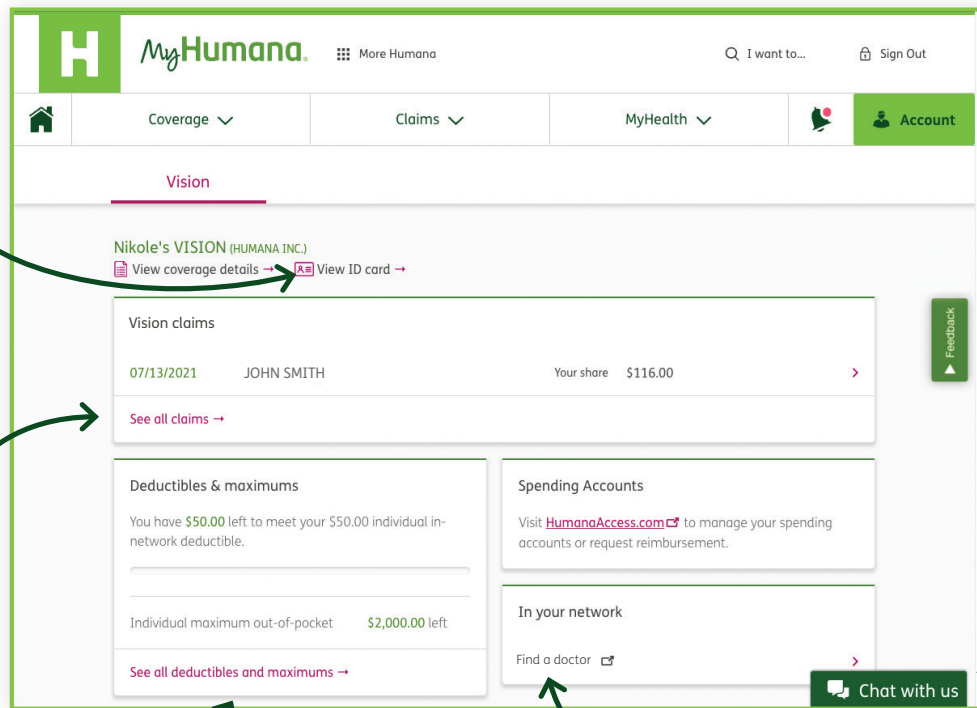
MyHumana

Your vision plan at your fingertips

Your personal MyHumana account gives you quick, convenient and secure access to your Humana vision plan information. It's available anytime, anywhere.



Get quick access to your vision plan



View, print and email ID cards

A dashboard that puts all your information in one spot

Check your claim status

Chat with a representative about any of your vision plan questions

Review deductibles, coverage levels and limits

Find an eye doctor near you

Registering is easy

1. Go to [Humana.com/register](https://www.humana.com/register) and "Start activation now".
2. Confirm member information. Enter your member ID number (or Social Security number), date of birth and ZIP code.
3. Create a username, password and security prompt and click "Next" to finish.



Use MyHumana anywhere

Download the MyHumana Mobile app from your app store. You can also sign up for text message alerts* at [Humana.com](https://www.humana.com).



Humana

* Message and data rates may apply

Know before you go out of pocket cost estimator

Humana®

See the bottom line ahead of time

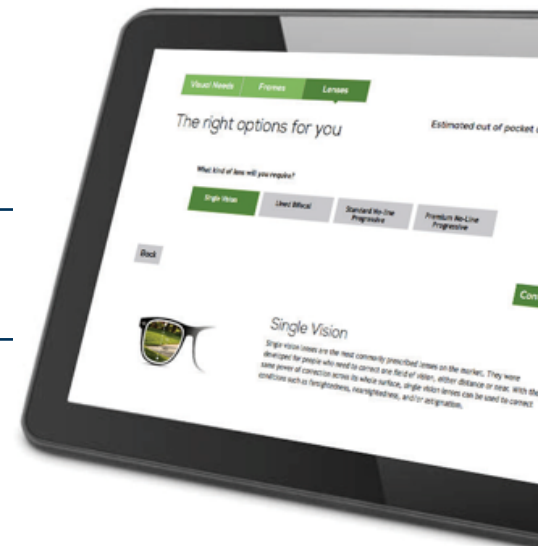
Humana Vision members have access to an industry-first cost transparency tool, which can be accessed on myHumana.com or the MyHumana mobile app.

The dynamic and engaging Know Before You Go cost estimator tool emphasizes the importance of an annual eye exam. It also increases member confidence by explaining the different types of contact and eyeglass lenses, lens materials and frame categories as well as some of the most popular lens options.

The member receives an estimated total cost ahead of time, so there are fewer surprises when it's time to pay the provider.

Members see their estimated total in 3 simple steps

- 1** Sign in and access the Vision home page on myHumana.com or the MyHumana mobile app.
- 2** Select the **Estimate costs** tab.
- 3** Complete the Know Before You Go out-of-pocket cost estimator activity.



Members often have no out-of-pocket costs beyond their copays, and all members will feel better prepared for their visit as a result of estimating their costs ahead of time.

Learn more about how we make vision benefits easy to use. Contact your Humana rep or visit humana.com.

Choosing Humana Vision is good for your health

Besides checking for changes in your vision, your eye doctor can check for common eye conditions like glaucoma.

An eye exam can also uncover other health issues, such as high blood pressure and diabetes. If you have diabetes, most Humana Vision plans have additional coverage for the care and testing you need to help manage your condition.

Humana Vision Plan makes good eye health easy and budget friendly

- Get an annual eye exam for \$10
- Choose from more than 108,000 access points including independent optometrists, ophthalmologists and national retail eye exam locations including Lens Crafters, Pearl Vision and Target Optical.



Shop and save more with online providers

Shop glasses, contacts and prescription sunglasses just like you would in the store — but from your computer, smartphone or tablet. It's fast, it's easy and it's seamless with your benefits. Choose from hundreds of brand-name frames and contacts. Instantly apply your in-network benefits at checkout and enjoy free shipping and returns.



Humana group vision plans are offered by Humana Insurance Company, HumanaDental Insurance Company, Humana Health Benefit Plan of Louisiana, Inc., Humana Insurance Company of Kentucky, Humana Insurance Company of New York, CompBenefits Insurance Company, CompBenefits Company, or The Dental Concern, Inc. In Arizona, group vision plans insured by Humana Insurance Company. In New Mexico, group vision plans insured by Humana Insurance Company.

Relationships are built on trust. Respect for an individual's privacy goes a long way toward building trust. Humana values our relationship with you, and we take your personal privacy seriously. Humana's Notice of Privacy Practices outlines how Humana may use or disclose your personal and health information. It also tells how we protect this information. The notice provides an explanation of your rights concerning your information, including how you can access this information and how to limit access to your information. In addition, it provides instructions on how to file a privacy complaint with Humana or to exercise any of your rights regarding your information.

If you'd like a copy of Humana's Notice of Privacy Practices, you can request a copy by:

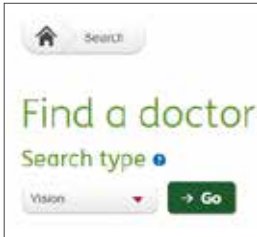
- Visiting **Humana.com** and clicking the Privacy Practices link at the bottom of the home page
- E-mailing us at privacyoffice@humana.com
- Sending a written request to:
Humana Privacy Office
P.O. Box 1438
Louisville, KY 40202

How to find a vision provider

To see if your vision provider is available with the plan you choose—or if you need to find a vision provider—get started at **Humana.com**.

NOT A MEMBER

1. Go to **Humana.com** and select **Find a doctor** under the **Member Resources** menu
2. Choose **Vision** search type and select **Go**



3. Select **Vision coverage through your employer or you purchased on your own** and choose **Go**



4. Select **Humana Vision** (Humana Insight Network)



5. Enter your **ZIP code**



ALREADY A MEMBER

1. Go to **Humana.com** and select **Sign In**



2. Enter your **username** and **password** then select **Sign In**



3. Select the **Vision** tab and choose **Humana Vision**



4. Select **Locate a Provider**



5. Enter your **ZIP code**



Important!

At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender identity, or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618
If you need help filing a grievance, call **1-877-320-1235** or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019, 800-537-7697 (TDD)**.

Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

Auxiliary aids and services, free of charge, are available to you.

1-877-320-1235 (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

Language assistance services, free of charge, are available to you.

1-877-320-1235 (TTY: 711)

Español (Spanish): Llame al número arriba indicado para recibir servicios gratuitos de asistencia lingüística.

繁體中文 (Chinese): 撥打上面的電話號碼即可獲得免費語言援助服務。

Tiếng Việt (Vietnamese): Xin gọi số điện thoại trên đây để nhận được các dịch vụ hỗ trợ ngôn ngữ miễn phí.

한국어 (Korean): 무료 언어 지원 서비스를 받으려면 위의 번호로 전화하십시오.

Tagalog (Tagalog – Filipino): Tawagan ang numero sa itaas upang makatanggap ng mga serbisyo ng tulong sa wika nang walang bayad.

Русский (Russian): Позвоните по номеру, указанному выше, чтобы получить бесплатные услуги перевода.

Kreyòl Ayisyen (French Creole): Rele nimewo ki pi wo la a, pou resevwa sèvis èd pou lang ki gratis.

Français (French): Appelez le numéro ci-dessus pour recevoir gratuitement des services d'aide linguistique.

Polski (Polish): Aby skorzystać z bezpłatnej pomocy językowej, proszę zadzwonić pod wyżej podany numer.

Português (Portuguese): Ligue para o número acima indicado para receber serviços linguísticos, grátis.

Italiano (Italian): Chiamare il numero sopra per ricevere servizi di assistenza linguistica gratuiti.

Deutsch (German): Wählen Sie die oben angegebene Nummer, um kostenlose sprachliche Hilfsdienstleistungen zu erhalten.

日本語 (Japanese): 無料の言語支援サービスをご要望の場合は、上記の番号までお電話ください。

فارسی (Farsi)

برای دریافت تسهیلات زبانی بصورت رایگان با شماره فوق تماس بگیرید.

Diné Bizaad (Navajo): Wóda'í béésh bee hani'í bee wolta'ígíí bich'í' hódíílnih éí bee t'áá jii'eh saad bee áká'ánída'áwo'déé nika'adoowoł.

العربية (Arabic)

الرجاء الاتصال بالرقم المبين أعلاه للحصول على خدمات مجانية للمساعدة بلغتك

LIFE INSURANCE

This designation will apply to the following Standard Insurance Company coverage(s) if available to you through your Employer: Life Insurance, Life with Accidental Death & Dismemberment (AD&D) Insurance, AD&D Insurance and, unless specified otherwise on a separate signed sheet of paper, Supplemental Life Insurance.

Designations made below, or on a separate sheet of paper, are not valid unless signed, dated, and delivered to your Employer during your lifetime. Return the completed form to your Risk Management Department.

MEMBER/EMPLOYEE INFORMATION

Your Name (Last, First, Middle)		Date of Birth
Your Address		
City	State	Zip
Group Name City of Sunrise	Group No. 755780	

BENEFICIARY INFORMATION

- Your designation revokes all prior designations.
- Benefits are payable to a contingent Beneficiary only if you are not survived by one or more primary Beneficiaries.
- If you name two or more Beneficiaries in a class (primary or contingent), two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
- If a minor (a person not of legal age) or your estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated _____."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents Insurance and Supplemental Life Insurance on your Spouse, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.
- If you complete the "% of Benefit" box(es), the amounts should add up to 100% for each class (primary or contingent). For example, "Primary - John Q. Doe, 60%; Jane Q. Doe, 40%."

PRIMARY - Full Name	Address	Date of Birth	Relationship	% of Benefit

CONTINGENT - Full Name	Address	Date of Birth	Relationship	% of Benefit

Signature of Member/Employee	Date
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Risk Management Department - Retain for your records.