

EMBLEMHEALTH Dental

emblemhealth.com

1-877-842-3625



2022

A Regional Dental PPO Plan

Serving: All of New York and New Jersey counties of Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex and Union. Connecticut counties of Fairfield, Litchfield, New Haven. Pennsylvania counties Pike and Monroe.

IMPORTANT

- Rates: Back Cover
- Summary of Benefits: Page 37

This plan has a High and a Standard enrollment option; please see the end of this brochure to determine your rates.

Options:

High Option - Self Only

High Option - Self Plus One

High Option - Self and Family

Standard Option - Self Only

Standard Option - Self Plus One

Standard Option - Self and Family



Federal Employees
Dental And Vision Insurance Program

Authorized for distribution by the:



United States
Office of Personnel Management

Healthcare and Insurance
<http://www.opm.gov/insure>

Introduction

On December 23, 2004, President George W. Bush signed the Federal Employee Dental and Vision Benefits Enhancement Act of 2004 (Public Law 108-496). The law directed the Office of Personnel Management (OPM) to establish supplemental dental and vision benefit programs to be made available to Federal employees, annuitants, and their eligible family members. In response to the legislation, OPM established the Federal Employees Dental and Vision Insurance Program (FEDVIP). OPM has contracted with dental and vision insurers to offer an array of choices to Federal employees and annuitants. Section 715 of the National Defense Authorization Act for Fiscal Year 2017 (FY 2017 NDAA), Public Law 114-328, expanded FEDVIP eligibility to certain TRICARE-eligible individuals.

This brochure describes the benefits of EmblemHealth (formerly GHI) under our contract OPM02-FEDVIP-02AP-07 with OPM, as authorized by the FEDVIP law. The address for our administrative office is:

EmblemHealth
55 Water Street
New York, NY 10041
1-877-842-3625

www.EmblemHealth.com

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your benefits. You and your family members do not have a right to benefits that were available before January 1, 2022, unless those benefits are also shown in this brochure.

If you are enrolled in this plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One, you and your designated family member are entitled to these benefits. If you are enrolled in Self and Family coverage, each of your eligible family members is also entitled to these benefits, if they are also listed on the coverage.

OPM negotiates benefits and rates with each plan annually. Rates are shown at the end of this brochure.

EmblemHealth is responsible for the selection of in-network providers in your area. Contact us at 1-877-842-3625 for the names of participating providers or to request a provider directory. You may also view the most current directory via our web site at www.EMBLEMHEALTH.com. The continued participation of any specific provider cannot be guaranteed. Thus, you should choose your plan based on the benefits provided and not on a specific provider's participation. When you phone for an appointment, please remember to verify that the provider is currently in-network. If your provider is not currently participating in the provider network, you may nominate him or her to join. Nomination forms are available on our web site, or call us and we will have a form sent to you. You cannot change plans, outside of Open Season, because of changes to the provider network.

Provider networks may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If you require the services of a specialist and one is not available in your area, please contact us for assistance.

The EmblemHealth Dental Plan and all other FEDVIP plans are not a part of the Federal Employees Health Benefits (FEHB) Program.

We want you to know that protecting the confidentiality of your individually identifiable health information is of the utmost importance to us. To review full details about our privacy practices, our legal duties, and your rights, please visit our website, www.EMBLEMHEALTH.com then click on the "Privacy and Security" link at the bottom of the page. If you do not have access to the internet or would like further information, please contact us by calling 1-877-842-3625.

Discrimination is against the Law

EmblemHealth complies with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, EmblemHealth does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.

Table of Contents

Table of Contents	1
How We Have Changed in 2022	3
Section 1 Eligibility	5
Federal Employees	5
Federal Annuitants	5
Survivor Annuitants	5
Compensationers	5
Family Members	5
Not Eligible	6
Section 2 Enrollment	7
Enroll Through BENEFEDS	7
Enrollment Types	7
Dual Enrollment	7
Opportunities to Enroll or Change Enrollment	7
When Coverage Stops	9
Continuation of Coverage	10
FSAFEDS/High Deductible Health Plans and FEDVIP	10
Section 3 How You Obtain Care	11
Identification Cards/Enrollment Confirmation	11
Where You Get Covered Care	11
Plan Providers	11
In-Network	11
Out-of-Network	11
Alternate Benefit	11
Pre-Certification	11
FEHB First Payor	11
Coordination of Benefits	11
Service Area	12
Section 4 Your Cost for Covered Services	13
Deductible	13
Annual Benefit Maximum	13
In-Network Services	13
Out-of-Network Services	13
Emergency Services	13
Section 5 Dental Services and Supplies Class A Basic	14
Class B Intermediate	16
Class C Major	19
Class D Orthodontic	23
General Services	25
Section 6 International Services and Supplies	26
Section 7 General Exclusions – Things We Do Not Cover	27
Section 8 Claims Filing and Disputed Claims Processes	29
How to File a Claim for Covered Services	29
Deadline for Filing Your Claim	29
Disputed Claims Process	29
Section 9 Definitions of Terms We Use in This Brochure	31

Stop Health Care Fraud!33
Notes34
Summary of Benefits37
2022 Rate Information38

How We Have Changed in 2022

There are no changes for the 2022 Plan Year.

FEDVIP Program Highlights

A Choice of Plans and Options	You can select from several nationwide, and in some areas, regional dental Preferred Provider Organization (PPO) or Health Maintenance Organization (HMO) plans, and high and standard coverage options. You can also select from several nationwide vision plans. You may enroll in a dental plan or a vision plan, or both. Some TRICARE beneficiaries may not be eligible to enroll in both. Visit www.opm.gov/dental or www.opm.gov/vision for more information.
Enroll Through BENEFEDES	You enroll online at www.BENEFEDES.com . Please see Section 2, Enrollment, for more information.
Dual Enrollment	If you or one of your family members is enrolled in or covered by one FEDVIP plan, that person cannot be enrolled in or covered as a family member by another FEDVIP plan offering the same type of coverage; (ie you or covered family members) cannot be covered by two FEDVIP dental plans or two FEDVIP vision plans.
Coverage Effective Date	If you sign up for a dental and/or vision plan during the 2021 Open Season, your coverage will begin on January 1, 2022. Premium deductions will start with the first full pay period beginning on/after January 1, 2022. You may use your benefits as soon as your enrollment is confirmed.
Pre-Tax Salary Deduction For Employees	Employees automatically pay premiums through payroll deductions using pre-tax dollars. Annuitants automatically pay premiums through annuity deductions using post-tax dollars. TRICARE enrollees automatically pay premiums through payroll deduction or automatic bank withdrawal (ABW) using post-tax dollars.
Annual Enrollment Opportunity	Each year, an Open Season will be held, during which you may enroll or change your dental and/or vision plan enrollment. This year, Open Season runs from November 8, 2021 through midnight EST December 13, 2021. You do not need to re-enroll each Open Season unless you wish to change plans or plan options; your coverage will continue from the previous year. In addition to the annual Open Season, there are certain events that allow you to make specific types of enrollment changes throughout the year. Please see Section 2, Enrollment, for more information.
Continued Group Coverage After Retirement	Your enrollment or your eligibility to enroll may continue after retirement. You do not need to be enrolled in FEDVIP for any length of time to continue enrollment into retirement. Your family members may also be able to continue enrollment after your death. Please see Section 1, Eligibility, for more information.
Waiting Period	There are no waiting periods is for this plan

Section 1 Eligibility

Federal Employees	<p>If you are a Federal or U.S. Postal Service employee, you are eligible to enroll in FEDVIP, if you are eligible for the Federal Employees Health Benefits (FEHB) Program or the Health Insurance Marketplace (Exchange) and your position is not excluded by law or regulation, you are eligible to enroll in FEDVIP. Enrollment in the FEHB Program or a Health Insurance Marketplace (Exchange) plan is not required.</p>
Federal Annuitants	<p>You are eligible to enroll if you:</p> <ul style="list-style-type: none">retired on an immediate annuity under the Civil Service Retirement System (CSRS), the Federal Employees Retirement System (FERS) or another retirement system for employees of the Federal Government;retired for disability under CSRS, FERS, or another retirement system for employees of the Federal Government. <p>Your FEDVIP enrollment will continue into retirement, if you retire on an immediate annuity or for disability under CSRS, FERS or another retirement system for employees of the Government, regardless of the length of time you had FEDVIP coverage as an employee. There is no requirement to have coverage for 5 years of service prior to retirement in order to continue coverage into retirement, as there is with the FEHB Program.</p> <p>Your FEDVIP coverage will end if you retire on a Minimum Retirement Age (MRA) + 10 retirement and postpone receipt of your annuity. You may enroll in FEDVIP again when you begin to receive your annuity.</p>
Survivor Annuitants	<p>If you are a survivor of a deceased Federal/U.S. Postal Service employee or annuitant and you are receiving an annuity, you may enroll or continue the existing enrollment.</p>
Compensationers	<p>A compensationer is someone receiving monthly compensation from the Department of Labor's Office of Workers' Compensation Programs (OWCP) due to an on-the-job injury/illness who is determined by the Secretary of Labor to be unable to return to duty. You are eligible to enroll in FEDVIP or continue FEDVIP enrollment into compensation status.</p>
TRICARE-eligible individual	<p>An individual who is eligible for FEDVIP dental coverage based on the individual's eligibility to previously be covered under the TRICARE Retiree Dental Program or an individual eligible for FEDVIP vision coverage based on the individual's enrollment in a specified TRICARE health plan.</p> <p>Retired members of the uniformed services and National Guard/Reserve components, including "gray-area" retirees under age 60 and their families are eligible for FEDVIP dental coverage. These individuals, if enrolled in a TRICARE health plan, are also eligible for FEDVIP vision coverage. In addition, uniformed services active duty family members who are enrolled in a TRICARE health plan are eligible for FEDVIP vision coverage.</p>
Family Members	<p>Except with respect to TRICARE-eligible individuals, family members include your spouse and unmarried dependent children under age 22. This includes legally adopted children and recognized natural children who meet certain dependency requirements. This also includes stepchildren and foster children who live with you in a regular parent-child relationship. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support. FEDVIP rules and FEHB rules for family member eligibility are NOT the same. For more information on family member eligibility visit the website at www.opm.gov/healthcare-insurance/dental-vision/ or contact your employing agency or retirement system.</p>

With respect to TRICARE-eligible individuals, family members include your spouse, unremarried widow, unremarried widower, unmarried child, an unremarried former spouse who meets the U.S Department of Defense's 20-20-20 or 20-20-15 eligibility requirements, and certain unmarried persons placed in your legal custody by a court. Children include legally adopted children, stepchildren, and pre-adoptive children. Children and dependent unmarried persons must be under age 21 if they are not a student, under age 23 if they are a full-time student, or incapable of self-support because of a mental or physical incapacity.

Not Eligible

The following persons are not eligible to enroll in FEDVIP, regardless of FEHB eligibility or receipt of an annuity or portion of an annuity:

- Deferred annuitants
- Former spouses of employees or annuitants. **Note:** Former spouses of TRICARE-eligible individuals may enroll in a FEDVIP vision plan.
- FEHB Temporary Continuation of Coverage (TCC) enrollees
- Anyone receiving an insurable interest annuity who is not also an eligible family member
- Active duty uniformed service members. **Note:** If you are an active duty uniformed service member, your dental and vision coverage will be provided by TRICARE. Your family members will still be eligible to enroll in the TRICARE Dental Plan (TDP).

Section 2 Enrollment

Enroll Through BENEFEDES

You must use BENEFEDES to enroll or change enrollment in a FEDVIP plan. BENEFEDES is a secure enrollment website (www.BENEFEDES.com) sponsored by OPM. If you do not have access to a computer, call 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680, to enroll or change your enrollment.

If you are currently enrolled in FEDVIP and do not want to change plans, **your enrollment will continue automatically. Please Note:** your plans' premiums may change for 2022.

Note: You cannot enroll or change enrollment in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, PostalEase, EBIS, MyPay, or Employee Personal Page. However, those sites may provide a link to BENEFEDES.

Enrollment Types

Self Only: A Self Only enrollment covers only you as the enrolled employee or annuitant. You may choose a Self Only enrollment even though you have a family; however, your family members will not be covered under FEDVIP.

Self Plus One: A Self Plus One enrollment covers you as the enrolled employee or annuitant plus one eligible family member whom you specify. You may choose a Self Plus One enrollment even though you have additional eligible family members, but the additional family members will not be covered under FEDVIP.

Self and Family: A Self and Family enrollment covers you as the enrolled employee or annuitant and all of your eligible family members. You must list all eligible family members when enrolling.

Dual Enrollment

If you or one of your family members is enrolled in or covered by one FEDVIP plan, that person cannot be enrolled in or covered as a family member by another FEDVIP plan offering the same type of coverage; i.e., you (or covered family members) cannot be covered by two FEDVIP dental plans or two FEDVIP vision plans.

Opportunities to Enroll or Change Enrollment

Open Season

If you are an eligible employee, annuitant, or TRICARE-eligible individual, you may enroll in a dental and/or vision plan during the November 8, through midnight EST December 13, 2021, Open Season. Coverage is effective January 1, 2022.

During future annual Open Seasons, you may enroll in a plan, or change or cancel your dental and/or vision coverage. The effective date of these Open Season enrollments and changes will be set by OPM. **If you want to continue your current enrollment, do nothing. Your enrollment carries over from year to year, unless you change it.**

New hire/Newly eligible

You may enroll within 60 days after you become eligible as:

- a new employee;
- a previously ineligible employee who transferred to a covered position;
- a survivor annuitant if not already covered under FEDVIP; or
- an employee returning to service following a break in service of at least 31 days.
- a TRICARE-eligible individual

Qualifying Life Event

A qualifying life event (QLE) is an event that allows you to enroll, or if you are already enrolled, allows you to change your enrollment outside of an Open Season.

The following chart lists the QLEs and the enrollment actions you may take:

Qualifying Life Event: Marriage

From Not Enrolled to Enrolled: Yes
Increase Enrollment Type: Yes
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: Yes

Qualifying Life Event: Acquiring an eligible family member (non-spouse)

From Not Enrolled to Enrolled: No
Increase Enrollment Type: Yes
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: No

Qualifying Life Event: Losing a covered family member

From Not Enrolled to Enrolled: No
Increase Enrollment Type: No
Decrease Enrollment Type: Yes
Cancel: No
Change from One Plan to Another: No

Qualifying Life Event: Losing other dental/vision coverage (eligible or covered person)

From Not Enrolled to Enrolled: Yes
Increase Enrollment Type: Yes
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: No

Qualifying Life Event: Moving out of regional plan's service area

From Not Enrolled to Enrolled: No
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: Yes

Qualifying Life Event: Going on active military duty, non- pay status (enrollee or spouse)

From Not Enrolled to Enrolled: No
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: Yes
Change from One Plan to Another: No

Qualifying Life Event: Returning to pay status from active military duty (enrollee or spouse)

From Not Enrolled to Enrolled: Yes
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: No

Qualifying Life Event: Returning to pay status from Leave without pay

From Not Enrolled to Enrolled: **Yes (if enrollment cancelled during LWOP)**
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: **Yes (if enrollment cancelled during LWOP)**

Qualifying Life Event: Annuity/ compensation restored

From Not Enrolled to Enrolled: Yes
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: No
Change from One Plan to Another: No

Qualifying Life Event: Transferring to an eligible position*

From Not Enrolled to Enrolled: No
Increase Enrollment Type: No
Decrease Enrollment Type: No
Cancel: Yes
Change from One Plan to Another: No

*Position must be in a Federal agency that provides dental and/or vision coverage with 50 percent or more employer-paid premium.

The timeframe for requesting a QLE change is from 31 days before to 60 days after the event. There are two exceptions:

- There is no time limit for a change based on moving from a regional plan’s service area and
- You cannot request a new enrollment based on a QLE before the QLE occurs, except for enrollment because of the loss of dental or vision insurance. You must make the change no later than 60 days after the event.

Generally, enrollments and enrollment changes made based on a QLE are effective on the first day of the pay period following the one in which BENEFEDS receives and confirms the enrollment or change. BENEFEDS will send you confirmation of your new coverage effective date.

Once you enroll in a plan, your 60-day window for that type of plan ends, even if 60 calendar days have not yet elapsed. That means once you have enrolled in either plan, you cannot change or cancel that particular enrollment until the next Open Season, unless you experience a QLE that allows such a change or cancellation.

Canceling an enrollment

You may cancel your enrollment only during the annual Open Season. An eligible family member’s coverage also ends upon the effective date of the cancellation.

Your cancellation is effective at the end of the day before the date OPM sets as the Open Season effective date.

When Coverage Stops

Coverage ends for active and retired Federal, U.S. Postal employees, and TRICARE-eligible individuals when you:

- no longer meet the definition of an eligible employee, annuitant, or TRICARE-eligible individual;
- as a Retired Reservist you begin active duty;
- as sponsor or primary enrollee leaves active duty
- begin a period of non-pay status or pay that is insufficient to have your FEDVIP premiums withheld and you do not make direct premium payments to BENEFEDS;
- are making direct premium payments to BENEFEDS and you stop making the payments;
- cancel the enrollment during Open Season;
- a Retired Reservist begins active duty; or
- the sponsor or primary enrollee leaves active duty.

Coverage for a family member ends when:

- you as the enrollee lose coverage; or
- the family member no longer meets the definition of an eligible family member.

Continuation of Coverage

Under FEDVIP, there is no 31-day extension of coverage. The following are also NOT available under the FEDVIP plans

- Temporary Continuation of Coverage (TCC);
- spouse equity coverage; or
- right to convert to an individual policy (conversion policy).

FSAFEDS/High Deductible Health Plans and FEDVIP

If you are planning to enroll in an FSAFEDS Health Care Flexible Spending Account (HCFSA) or Limited Expense Health Care Flexible Spending Account (LEX HCFSA), you should consider how coverage under a FEDVIP plan will affect your annual expenses, and thus the amount that you should allot to an FSAFEDS account. Please note that insurance premiums are not eligible expenses for either type of FSA.

If you have an HCFSA or LEX HCFSA FSAFEDS account and you haven't exhausted your funds by December 31st of the plan year, FSAFEDS can automatically carry over up to \$550 of unspent funds into another health care or limited expense account for the subsequent year. To be eligible for carryover, you must be employed by an agency that participates in FSAFEDS and actively making allotments from your pay through December 31. You must also actively reenroll in a health care or limited expense account during the NEXT Open Season to be carryover eligible. Your reenrollment must be for at least the minimum of \$100. If you do not reenroll, or if you are not employed by an agency that participates in FSAFEDS and actively making allotments from your pay through December 31st, your funds will not be carried over.

Because of the tax benefits an FSA provides, the IRS requires that you forfeit any money for which you did not incur an eligible expense and file a claim in the time period permitted. This is known as the "Use-it-or-Lose-it" rule. Carefully consider the amount you will elect.

For a health care or limited expense account, each participant must contribute a minimum of \$100 to a maximum of \$2,750.

Current FSAFEDS participants must re-enroll to participate next year. See www.fsafeds.com or call 1-877-FSAFEDS (372-3337) or TTY: 1-866-353-8058. **Note: FSAFEDS is not open to retired employees, or to TRICARE eligible individuals.**

If you enroll or are enrolled in a high deductible health plan with a health savings account (HSA) or health reimbursement arrangement (HRA), you may use your HSA or HRA to pay for qualified dental/vision costs not covered by your FEHB and FEDVIP plans.

Section 3 How You Obtain Care

Identification Cards/ Enrollment Confirmation	<p>We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a plan provider.</p> <p>If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-877-842-3625. You may also request replacement cards through the EmblemHealth website, www.EMBLEMHEALTH.com.</p> <p>It is important to bring your FEDVIP and FEHB identification cards to every dental appointment because most FEHB plans offer some level of dental benefits separate from your FEDVIP coverage. Presenting both identification cards can ensure that you receive the maximum allowable benefit under each Program.</p>
Where You Get Covered Care	<p>When you get care from "plan providers" you will not have to file claims.</p>
Plan Providers	<p>We list plan providers in the provider directory, which we update periodically. The list is on our website at: www.EMBLEMHEALTH.com/Federal or you may call us at 1-877-842-3625.</p>
In-Network	<p>No referrals are necessary. No primary care dentist need be selected. Your dentist will submit claim forms to EmblemHealth for payment.</p>
Out-of-Network	<p>Members must submit claim forms to EmblemHealth and EmblemHealth will reimburse members for covered services at the out of network allowance. You are responsible for paying the provider the difference between EmblemHealth's Preferred Fee Allowance reimbursement and the non-network providers charge for covered services. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists.</p>
Alternate Benefit	<p>If more than one service or procedure can be used to treat the covered person's dental condition, EmblemHealth may decide to authorize coverage only for the less costly covered service or procedure when that service is an appropriate method of treatment and the service meets broadly accepted national standards of dental practice. The alternate benefit could result in additional out-of-pocket expense.</p>
Pre-Certification	<p>Pre-certifications (also called pre-treatment estimates) are not mandatory, but EmblemHealth suggests pre-certification of benefits for procedures including surgeries, prosthetics, major restorations, orthodontics and other expensive treatments. Pre-certifications are also recommended for treatment costing \$300 or more.</p>
FEHB First Payor	<p>When you visit a provider who participates with both, your FEHB plan and your FEDVIP plan, the FEHB plan will pay benefits first. The FEDVIP plan allowance will be the prevailing charge in these cases. You are responsible for the difference between the FEHB and FEDVIP benefit payments and the FEDVIP plan allowance. We are responsible for facilitating the process with the FEHB first payor.</p> <p>It is important to bring your FEDVIP and FEHB identification cards to every dental appointment because most FEHB plans offer some level of dental benefits separate from your FEDVIP coverage. Presenting both identification cards can ensure that you receive the maximum allowable benefit under each Program.</p>
Coordination of Benefits	<p>We will coordinate benefit payments with the payment of benefits under other group health benefits coverage you may have and the payment of dental costs under no-fault insurance that pays benefits without regard to fault.</p> <p>We may request that you verify/identify your health insurance plan(s) annually or at time of service.</p>

Service Area

To enroll in this plan, you must live in our service area. This is where our providers practice. Our service area is: All of New York and the New Jersey counties of Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Somerset, Sussex and Union. Connecticut counties of Fairfield, Litchfield, New Haven. Pennsylvania counties Pike and Monroe.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other services out of our service area unless the services have prior plan approval.

If you move outside of our service area, you may enroll in another plan. If your family members live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a nationwide plan. If you move outside of our service area, you do not have to wait until Open Season to change plans. Contact BENEFEDS at www.BENEFEDS.com or call 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680 to change plans.

Section 4 Your Cost for Covered Services

This is what you will pay out-of-pocket for covered care:

Deductible A deductible is a fixed expense you must incur for certain out-of-network covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible.

Example: In our plan, the out-of-network calendar year deductible for an individual is \$50 and family \$150.

Annual Benefit Maximum Once you reach this amount, you are responsible for all charges.

This plan's annual maximum is unlimited per covered person.

In-Network Services High Option: EmblemHealth pays 100% of the Premier schedule of allowances to the EmblemHealth network provider for covered services.

Standard Option: EmblemHealth pays 100% of the Preferred schedule of allowances to the EmblemHealth network provider for covered services.

Out-of-Network Services Member must pay the difference of the EmblemHealth Preferred Schedule of Allowances and the dentist's normal charges.

Emergency Services EmblemHealth will pay 100% of the plan allowance for emergency services, the same as any other covered benefit. For emergencies incurred outside of our service area, EmblemHealth will pay 100% of the plan allowance for emergency benefits only. No other services are covered unless prior authorization is received from EmblemHealth.

In-Progress Treatment In-progress treatment for dependents of retiring active duty service members who were enrolled in the TRICARE Dental Program (TDP) will be covered for the 2022 plan year; regardless of any current plan exclusion for care initiated prior to the enrollee's effective date.

This requirement includes assumption of payments for covered orthodontia services up to the FEDVIP policy limits, and full payment where applicable up to the terms of FEDVIP policy for covered services completed (but not initiated) in the 2022 plan year such as crowns and implants.

FEDVIP carriers will not cover in-progress treatment if you enroll in a FEDVIP plan that has a waiting period, or does not cover the service. Several FEDVIP dental plans have options that offer orthodontia coverage without a 12-month waiting period, and without age limits.

Note - There are no waiting periods for any benefits on this plan.

Section 5 Dental Services and Supplies Class A Basic

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary and meet generally accepted dental protocols.
- There is no deductible for Basic services.
- The annual benefit maximum for Basic, Intermediate, Major and General services is unlimited per covered person.

You Pay:

- **High Option:** EmblemHealth pays 100% of the Premier schedule of allowances to the EmblemHealth network provider for covered services.
- **Standard Option:** EmblemHealth pays 100% of the Preferred schedule of allowances to the EmblemHealth network provider for covered services.
- **Out-of-Network:** EmblemHealth reimburses you 100% of the Preferred Schedule of Allowances for the covered Basic Services. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network provider's charge for covered services.

Diagnostic and Treatment Services

D0120 Periodic oral evaluation – *Limited to two in each calendar year.*

D0140 Limited oral evaluation – problem focused – *Limited to one every 12 consecutive months*

D0150 Comprehensive oral evaluation – patient – *Limited to one every 36 consecutive months for each dental provider.*

D0180 Comprehensive periodontal evaluation – patient – *Limited to one every 36 consecutive months for each dental provider.*

D0210 Intraoral – complete series (including bitewings) – *Limited to one every 36 consecutive months.*

D0220 Intraoral – periapical first film

D0230 Intraoral – periapical – each additional film

D0240 Intraoral – occlusal film

D0270 Bitewing – single film – *Limited to four bitewing x-rays in each calendar year.*

D0272 Bitewings – two films – *Limited to four bitewing x-rays in each calendar year.*

D0273 Bitewings – three films – *Limited to four bitewing x-rays in each calendar year.*

D0274 Bitewings – four films – *Limited to four bitewing x-rays in each calendar year.*

D0277 Vertical bitewings – *Limited to four bitewing x-rays in each calendar year.*

D0425 Caries susceptibility tests

D0330 Panoramic film – *Limited to one every 36 consecutive months.*

Preventive Services

D1110 Prophylaxis – adult – *Limited to two in each calendar year*

D1120 Prophylaxis – child – *Limited to two in each calendar year, to age 12.*

D1206 Topical fluoride varnish – *Limited to two treatments of topical of topical application of fluoride or topical fluoride varnish in 12 consecutive months, to age 19.*

D1208 Topical application of fluoride (excluding prophylaxis) – *Limited to two treatments of topical of topical application of fluoride or topical fluoride varnish in 12 consecutive months, to age 19.*

D1351 Sealant – per tooth – *Limited to permanent molars through age 18. One sealant per tooth in a 3-year period*

D1510 Space maintainer – fixed – unilateral – *Limited to one space maintainer per covered dependent child per lifetime. Eligible until the end of the calendar year in which the child reaches 19.*

Preventive Services - continued on next page

Preventive Services (cont.)

D1515 Space maintainer – fixed – bilateral – *Limited to one space maintainer per covered dependent child per lifetime. Eligible until the end of the calendar year in which the child reaches 19.*

D1520 Space maintainer – removable – unilateral – *Limited to one space maintainer per covered dependent child per lifetime. Eligible until the end of the calendar year in which the child reaches 19.*

D1525 Space maintainer – removable – bilateral – *Limited to one space maintainer per covered dependent child per lifetime. Eligible until the end of the calendar year in which the child reaches 19.*

D1550 Re-cementation of space maintainer. *Eligible until the end of the calendar year in which the child reaches 19.*

Additional Procedures covered as Basic Services

D9110 Palliative treatment of dental pain – minor procedure – *Limited to one palliative service for each member in each calendar year.*

Not covered:

- *Plaque control programs*
 - *Oral hygiene instruction*
 - *Dietary instructions*
 - *Sealants for teeth other than permanent molars*
 - *Over-the-counter dental products, such as teeth whiteners, toothpaste, dental floss*
-

Class B Intermediate

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary and meet generally accepted dental protocols.
- The calendar year deductible is: \$50 per person (\$150 per family) for Intermediate, Major and General services (Class B & Class C) for out-of-network coverage only.
- The annual benefit maximum for Basic, Intermediate, Major and General services is unlimited per covered person.
- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2022 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee's effective date.

You Pay:

- **High Option:** EmblemHealth pays 100% of the Premier schedule of allowances to the EmblemHealth network provider for covered services.
- **Standard Option:** EmblemHealth pays 100% of the Preferred schedule of allowances to the EmblemHealth network provider for covered services.
- **Out-of-Network:** After you meet the annual deductible, EmblemHealth reimburses you 100% of the Preferred Schedule of Allowances for the covered Intermediate services listed below. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network provider's charge for covered services.

Minor Restorative Services

- D2140 Amalgam – one surface, primary or permanent
- D2150 Amalgam – two surfaces, primary or permanent
- D2160 Amalgam – three surfaces, primary or permanent
- D2161 Amalgam – four or more surfaces, primary or permanent
- D2330 Resin-based composite – one surface, anterior
- D2331 Resin-based composite – two surfaces, anterior
- D2332 Resin-based composite – three surfaces, anterior
- D2335 Resin-based composite – four or more surfaces or involving incisal angle (anterior)
- D2391 Resin – one surface, posterior – *Pre-molars only*
- D2392 Resin – two surfaces, posterior – *Pre-molars only*
- D2393 Resin – three surfaces, posterior – *Pre-molars only*
- D2394 Resin – four surfaces, posterior – *Pre-molars only*
- D2910 Re-cement inlay – *Limited to once per 6 month period*
- D2920 Re-cement crown – *Limited to once per 6 month period*
- D2930 Prefabricated stainless steel crown – primary tooth – *Limited to one per patient, per tooth, per lifetime*
- D2931 Prefabricated stainless steel crown – permanent tooth – *Limited to one per patient, per tooth, per lifetime*
- D2951 Pin retention – per tooth, in addition to restoration

Minor Restorative Services - continued on next page

Minor Restorative Services (cont.)

Not Covered:

- Restorations, including veneers, which are placed for cosmetic purposes only
- Gold foil restorations
- Temporary fillings
- The Schedule of Allowances imposes a maximum benefit for fillings done on the same tooth by the same Dentist or Provider within a six (6) month period. GHI will not pay more than this maximum benefit for fillings for each Member in any six (6) month period.
- If two (2) fillings are done on the same posterior tooth on the same day, GHI's allowance will be up to the Scheduled or Allowed amount for a three (3) surface amalgam.

Endodontic Services

D3220 Therapeutic pulpotomy (excluding final restoration)

D3230 Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration) – *Limited to primary incisor teeth for members up to age 6 and for primary molars and cuspids up to age 11 and is limited to once per tooth per lifetime.*

D3240 Pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration). Incomplete endodontic treatment when you discontinue treatment – *Limited to primary incisor teeth for members up to age 6 and for primary molars and cuspids up to age 11 and is limited to once per tooth per lifetime.*

Periodontal Services

D4341 Periodontal scaling and root planning – four or more teeth per quadrant - limited to once every 36 consecutive months.

D4342 Periodontal scaling and root planning – one to three teeth, per quadrant - limited to once every 36 consecutive months.

D4910 Periodontal maintenance - limited to two in each calendar year.

Prosthodontic Services

D5410 Adjust complete denture – maxillary

D5411 Adjust complete denture – mandibular

D5421 Adjust partial denture – maxillary

D5422 Adjust partial denture – mandibular

D5510 Repair broken complete denture base

D5520 Replace missing or broken teeth – complete denture (each tooth)

D5610 Repair resin denture base

D5620 Repair cast framework

D5630 Repair or replace broken clasp

D5640 Replace broken teeth – per tooth

D5650 Add tooth to existing partial denture

D5660 Add clasp to existing partial denture

D5710 Rebase complete maxillary denture

D5720 Rebase maxillary partial denture

D5721 Rebase mandibular partial denture

D5730 Reline complete maxillary denture (chairside)

D5731 Reline complete mandibular denture (chairside)

D5740 Reline maxillary partial denture (chairside)

D5741 Reline mandibular partial denture (chairside)

D5750 Reline complete maxillary denture (laboratory)

D5751 Reline complete mandibular denture (laboratory)

Prosthodontic Services - continued on next page

Prosthodontic Services (cont.)

D5760 Reline maxillary partial denture (laboratory)

D5761 Reline mandibular partial denture (laboratory) Rebase/Reline – *Limited to once in a 36-month period*

D5850 Tissue conditioning (maxillary)

D5851 Tissue conditioning (mandibular)

D6930 Recement fixed partial denture

D6980 Fixed partial denture repair, by report

Not Covered:

- Denture rebase or repair within six months of the insertion date of a new denture.

Oral Surgery

D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal)

D7210 Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth

D7220 Removal of impacted tooth – soft tissue

D7230 Removal of impacted tooth – partially bony

D7240 Removal of impacted tooth – completely bony

D7250 Surgical removal of residual tooth roots (cutting procedure)

D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth

D7280 Surgical access of an unerupted tooth

D7310 Alveoloplasty in conjunction with extractions – per quadrant

D7311 Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant

D7320 Alveoloplasty not in conjunction with extractions – per quadrant

D7321 Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant

D7471 Removal of exostosis

D7510 Incision and drainage of abscess – intraoral soft tissue

D7910 Suture of recent small wounds up to 5 cm

D7971 Excision of pericoronal gingiva

Class C Major

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary and meet generally accepted dental protocols.
- The calendar year deductible is: \$50 per person (\$150 per family) for Intermediate, Major and General services (Class B & Class C) for out-of-network coverage only.
- The annual benefit maximum for Basic, Intermediate, Major and General services is unlimited per covered person.
- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2022 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee's effective date.

You Pay:

- **High Option:** EmblemHealth pays 100% of the Premier schedule of allowances to the EmblemHealth network provider for covered services.
- **Standard Option:** EmblemHealth pays 100% of the Preferred schedule of allowances to the EmblemHealth network provider for covered services.
- **Out-of-Network:** After you meet the annual deductible, EmblemHealth reimburses you 100% of the Preferred Schedule of Allowances for the covered Major services listed below. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network provider's charge for covered services.

Major Restorative Services

D0160 Detailed and extensive oral evaluation - problem focused, by report
D2542 Onlay - metallic - two surfaces
D2543 Onlay - metallic - three surfaces
D2544 Onlay - metallic - four or more surfaces
D2740 Crown - porcelain/ceramic substrate
D2750 Crown - porcelain fused to high noble metal
D2751 Crown - porcelain fused to predominately base metal
D2752 Crown - porcelain fused to noble metal
D2780 Crown - 3/4 cast high noble metal
D2781 Crown - 3/4 cast predominately base metal
D2783 Crown - 3/4 porcelain/ceramic
D2790 Crown - full cast high noble metal
D2791 Crown - full cast predominately base metal
D2792 Crown - full cast noble metal
D2794 Crown - titanium
D2950 Core buildup, including any pins
D2954 Prefabricated post and core, in addition to crown
D2980 Crown repair, by report

Major Restorative Services - continued on next page

Major Restorative Services (cont.)

Not covered:

- Gold foil restorations
- Sedative restorations
- Restorations for cosmetic purposes only
- Composite resin inlays
- Temporary crowns
- Precision attachments, personalization, precious metal bases, and other specialized techniques
- Removable or fixed prostheses initiated prior to the effective date of coverage or inserted/cemented after the coverage ending date

Limitations:

- EmblemHealth will pay the allowance for restorative crowns only if the tooth cannot otherwise be restored.
- EmblemHealth reimburses crowns other than porcelain fused to predominantly base metal at the allowance for predominantly base metal.
- EmblemHealth reimburses abutment crowns and pontics other than porcelain fused to predominantly base metal at the allowance for predominantly base metal.
- EmblemHealth reimburses crowns over implants at the allowance for single crowns, predominantly base metal. Submitted diagnostics must support the prospect for a successful implant. Other implant-related procedures are non-covered services.
- When restorative crowns, fixed bridge crowns and pontics and implant crowns are done with other than base metal, the patient is responsible for the difference between the dentist's charge and our payment amount.
- Class C major restorative services are only covered once every five (5) years per tooth.

Endodontic Services

D3310 Anterior root canal (excluding final restoration)

D3320 Bicuspid root canal (excluding final restoration)

D3330 Molar root canal (excluding final restoration)

D3346 Retreatment of previous root canal therapy-anterior

D3347 Retreatment of previous root canal therapy-bicuspid

D3348 Retreatment of previous root canal therapy-molar

D3351 Apexification/recalcification - initial visit (apical closure/calcific repair of perforations, root resorption, etc.)

D3352 Apexification/recalcification - interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.)

D3353 Apexification/recalcification - final visit (includes completed root canal therapy, apical closure/calcific repair of perforations, root resorption, etc.)

D3410 Apicoectomy/periradicular surgery - anterior

D3421 Apicoectomy/periradicular surgery - bicuspid (first root)

D3425 Apicoectomy/periradicular surgery - molar (first root)

D3426 Apicoectomy/periradicular surgery (each additional root)

D3450 Root amputation - per root

D3920 Hemisection (including any root removal) - not including root canal therapy

Periodontal Services

D4210 Gingivectomy or gingivoplasty - four or more contiguous teeth or bounded teeth spaces, per quadrant

D4211 Gingivectomy or gingivoplasty - one to three teeth, per quadrant

D4240 Gingival flap procedure, including root planing, four or more contiguous teeth or tooth bounded spaces per quadrant

D4241 Gingival flap procedure, including root planning, one to three contiguous teeth or tooth bounded spaces per quadrant

D4249 Clinical crown lengthening-hard tissue

D4260 Osseous surgery (including flap entry and closure), four or more contiguous teeth or tooth bounded spaces per quadrant - limited to once every 36 consecutive months.

D4261 Osseous surgery (including flap entry and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant - limited to once every 36 consecutive months.

D4270 Pedicle soft tissue graft procedure

D4271 Free soft tissue graft procedure (including donor site surgery)

D4273 Subepithelial connective tissue graft procedures (including donor site surgery)

D4355 Full mouth debridement to enable comprehensive evaluation and diagnosis - *Limited to once per lifetime*

Prosthodontic Services

D5110 Complete denture - maxillary

D5120 Complete denture - mandibular

D5130 Immediate denture - maxillary

D5140 Immediate denture - mandibular

D5211 Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)

D5212 Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)

D5213 Maxillary partial denture - cast metal framework with resin denture base (including any conventional clasps, rests and teeth)

D5214 Mandibular partial denture - cast metal framework with resin denture base (including any conventional clasps, rests and teeth)

D5281 Removable unilateral partial denture-one piece cast metal (including clasps and teeth)

D6210 Pontic - cast high noble metal

D6211 Pontic - cast predominately base metal

D6212 Pontic - cast noble metal

D6214 Pontic - titanium

D6240 Pontic - porcelain fused to high noble metal

D6241 Pontic - porcelain fused to predominately base metal

D6242 Pontic - porcelain fused to noble metal

D6245 Pontic - porcelain/ceramic

D6519 Inlay/onlay - porcelain/ceramic

D6520 Inlay - metallic - two surfaces

D6530 Inlay - metallic - three or more surfaces

D6543 Onlay - metallic - three surfaces

D6544 Onlay - metallic - four or more surfaces

D6545 Retainer - cast metal for resin bonded fixed prosthesis

D6548 Retainer - porcelain/ceramic for resin bonded fixed prosthesis

D6740 Crown - porcelain/ceramic

D6750 Crown - porcelain fused to high noble metal

D6751 Crown - porcelain fused to predominately base metal

Prosthodontic Services - continued on next page

Prosthodontic Services (cont.)

D6752 Crown - porcelain fused to noble metal

D6780 Crown - 3/4 cast high noble metal

D6781 Crown - 3/4 cast predominately base metal

D6782 Crown - 3/4 cast noble metal

D6783 Crown - 3/4 porcelain/ceramic

D6790 Crown - full cast high noble metal

D6791 Crown - full cast predominately base metal

D6792 Crown - full cast noble metal

D6973 Core buildup for retainer, including any pins

Not covered:

- *Gold foil restorations*
- *Sedative restorations*
- *Restorations for cosmetic purposes only*
- *Composite resin inlays*
- *Temporary crowns*
- *Cast unilateral removable partial dentures*
- *Precision attachments, personalization, precious metal bases, and other specialized techniques*
- *Replacement of dentures that have been lost, stolen or misplaced*

Limitations:

- *Removable or fixed prostheses initiated prior to the effective date of coverage or inserted/cemented after the coverage ending date. EmblemHealth will pay the allowance for restorative crowns only if the tooth cannot otherwise be restored.*
- *EmblemHealth reimburses crowns other than porcelain fused to predominantly base metal at the allowance for predominantly base metal..*
- *EmblemHealth reimburses abutment crowns and pontics other than porcelain fused to predominantly base metal at the allowance for predominantly base metal.*
- *EmblemHealth reimburses crowns over implants at the allowance for single crowns, predominantly base metal. Submitted diagnostics must support the prospect for a successful implant. Other implant-related procedures are non-covered services*
- *Each abutment and each pontic in a fixed bridge constitutes a unit in a bridge.*
- *When restorative crowns, fixed bridge crowns and pontics and implant crowns are done with other than base metal, the patient is responsible for the difference between the dentist's charge and our payment amount.*
- *Class C major prosthodontic services are only covered once every five (5) years per tooth or per arch.*

Class D Orthodontic

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary and meet generally accepted dental protocols.
- There is no calendar year deductible for Orthodontic services.
- There is no waiting period for orthodontic services.
- In-progress treatment for dependents of retiring TDP enrollees will be covered for the 2022 plan year. This is regardless of any current plan exclusions for care initiated prior to the enrollee’s effective date.
- The lifetime maximum for orthodontic services is:
 - High Option: \$4000
 - Standard Option: \$3000.
- The annual benefit maximum does not apply to Orthodontic services.

You Pay:

High and Standard Options

- **In-Network:** The participating network dentist will accept EmblemHealth’s payment as payment in full for the first 20 months of covered comprehensive orthodontic treatment. EmblemHealth will issue payment directly to the participating network practice. There is no limit on the total number of months required for the completion of a full course of orthodontic treatment. For any remaining treatment time, the subscriber is responsible for paying the provider’s charge.
- **Out-of-Network:** EmblemHealth will issue payment to the subscriber for the first 20 months of active comprehensive orthodontic treatment. The subscriber is responsible for claim submission to EmblemHealth, and EmblemHealth will issue payment directly to the subscriber. There is no limit on the total number of months required for the completion of a full course of orthodontic treatment. The subscriber is responsible for paying the provider the difference between EmblemHealth’s Preferred Schedule of Allowance reimbursement and the non-network provider’s charge for services. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists.

Orthodontic Services

D8010 Limited orthodontic treatment of the primary dentition
D8020 Limited orthodontic treatment of the transitional dentition
D8030 Limited orthodontic treatment of the adolescent dentition
D8050 Interceptive orthodontic treatment of the primary dentition
D8060 Interceptive orthodontic treatment of the transitional dentition
D8070 Comprehensive orthodontic treatment of the transitional dentition
D8080 Comprehensive orthodontic treatment of the adolescent dentition
D8210 Removable appliance therapy
D8220 Fixed appliance therapy
D8660 Pre-orthodontic treatment visit
D8670 Periodic orthodontic treatment visit (as part of contract)
D8680 Orthodontic retention (removal of appliances, construction and placement of retainer(s))

Orthodontic Services - continued on next page

Orthodontic Services (cont.)

Not covered:

- *Repair of damaged orthodontic appliances*
 - *Replacement of lost or missing appliance*
 - *Missed appointments*
 - *Habit control appliances*
 - *Addition charges for cosmetic banding options*
 - *Services to alter vertical dimension and/or restore or maintain the occlusion. Such procedures include, but are not limited to, equilibration, periodontal splinting, full mouth rehabilitation, and restoration for misalignment of teeth*
-

General Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are necessary and meet generally accepted dental protocols.
- The calendar year deductible is: \$50 per person (\$150 per family) for Intermediate, Major and General services for out-of-network coverage only.
- The annual benefit maximum for Basic, Intermediate, Major and General services is unlimited per covered person.

You Pay:

- **High Option:** EmblemHealth pays 100% of the Premier schedule of allowances to the EmblemHealth network provider for covered services.
- **Standard Option:** EmblemHealth pays 100% of the Preferred schedule of allowances to the EmblemHealth network provider for covered services
- **Out-of-Network:** After you meet the annual deductible, EmblemHealth reimburses you 100% of the Preferred Schedule of Allowances for the covered General services listed below. The Preferred Schedule of Allowance is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the Non-Network Provider's charge for covered services.

Anesthesia Services

D9220 Deep sedation/general anesthesia - first 30 minutes

D9221 Deep sedation/general anesthesia - each additional 15 minutes

Intravenous Sedation

D9241 Intravenous conscious sedation/analgesia - first 30 minutes

D9242 Intravenous conscious sedation/analgesia - each additional 15 minutes

Consultations

D9310 Consultation (diagnostic service provided by dentist or physician other than practitioner providing treatment)

Office Visits

D9440 Office visit - after regularly scheduled hours

Medications

D9610 Therapeutic drug injection, by report

Post Surgical Services

D9930 Treatment of complications (post-surgical) unusual circumstances, by report

Miscellaneous Services

D9940 Occlusal guard, by report - *Limited to one per 12 month period for patients age 13 or over*

D9941 Fabrication of athletic mouthguard - *Limited to one per 12 month period*

D9974 Internal bleaching - per tooth - *Limited to once per tooth per three year period*

Not covered:

- Nitrous oxide
- Oral sedation

Section 6 International Services and Supplies

International Claims Payment Claims will be reimbursed as out-of-network at the appropriate currency exchange rate.

Finding an International Provider The EmblemHealth Preferred Dental network does not include participating dentists outside the U.S.

Filing International Claims Bills and receipts should be itemized and show:

- Covered member's name and ID number
- Name and address of the physician or facility that provided the service or supply
- Dates you received the services or supplies
- Diagnosis
- Type of each service or supply
- The charge for each services or supply
- A copy of the explanation of benefits, payments, or denial from any primary payor – such as the Medicare Summary Notice (MSN), and
- Receipts, if you paid for your services.

Submit your claims to:

EmblemHealth Inc.
P.O. Box 3000
New York, New York 10116-3000

Customer Service Website and Phone Numbers For claims questions and assistance, call us at 1-877-842-3625, or visit us at www.EMBLEMHEALTH.com.

Section 7 General Exclusions – Things We Do Not Cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless we determine it is necessary for the prevention, diagnosis, care, or treatment of a covered condition.**

We do not cover the following:

- Any dental service or treatment not specifically listed as a covered service;
- Services and treatment not prescribed by or under the direct supervision of a dentist, except in those states where dental hygienists are permitted to practice without supervision by a dentist. In these states, we will pay for eligible covered services provided by an authorized dental hygienist performing within the scope of his or her license and applicable state law;
- Services and treatment which are experimental or investigational;
- Services and treatment which are for any illness or bodily injury which occurs in the course of employment if a benefit or compensation is available, in whole or in part, under the law or regulation of any governmental unit. This exclusion applies whether or not you claim the benefits or compensation;
- Services and treatment received from a dental or medical department maintained by or on behalf of an employer, mutual benefit association, labor union, trust, or similar person or group;
- Services and treatment performed prior to your effective coverage date including orthodontic treatment;
- Services and treatment rendered to replace a tooth lost prior to the effective date of coverage;
- Services and treatment incurred after the termination date of your coverage unless otherwise indicated;
- Services and treatment which are not medically or dentally necessary, or which are not recommended or approved by the treating dentist (Services determined to be unnecessary or which do not meet accepted standards of dental practice are not billable to you by a participating dentist unless the dentist notifies you of your liability prior to treatment and you choose to receive the treatment. Participating dentists should document such notification in their records.);
- Services and treatment not meeting accepted standards of dental practice;
- Services and treatment resulting from your failure to comply with professionally prescribed treatment;
- Telephone consultations;
- Any charges for failure to keep a scheduled appointment;
- Any services that are strictly cosmetic in nature including, but not limited to, charges for personalization or characterization of prosthetic appliances;
- Services related to the diagnosis and treatment of Temporomandibular Joint Dysfunction (TMJD);
- Services or treatment provided as a result of intentionally self-inflicted injury or illness;
- Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection;
- Office infection control charges;
- Charges for copies of your records, charts or x-rays, or any costs associated with forwarding/ mailing copies of your records, charts or x-rays;
- State or territorial taxes on dental services performed;
- Adjunctive dental care services that are covered by other medical insurance even when provided by a general dentist or oral surgeon.
- Care furnished without charge to the patient;
- Habit breaking devices, or adjustment thereof;
- Services subject to no-fault automobile insurance;

- Treatment plans or rendered services that include surgeries, prosthetics, major restorations, orthodontics and other high-dollar treatments are subject to professional claim review to assess benefit amounts and determine if alternate benefits apply;
- When a more costly material or service is substituted for a less costly material or service having the same function, the allowance for the less costly material or service will be applied.

Section 8 Claims Filing and Disputed Claims Processes

How to File a Claim for Covered Services

You must file a claim for services you received outside the plan's service area. Submit the ADA claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name and ID number
- Name and address of the physician or facility that provided the service or supply
- Dates you received the services or supplies
- Diagnosis
- Type of each service or supply
- The charge for each service or supply
- A copy of the explanation of benefits, payments, or denial from any primary payer -- such as the Medicare Summary Notice (MSN), and
- Receipts, if you paid for your services.

Submit your claims to:

EmblemHealth
P.O. Box 2838
New York, New York 10116-2838

Deadline for Filing Your Claim

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

Disputed Claims Process

Follow this disputed claims process if you disagree with our decision on your claim or request for services. **The FEDVIP law does not provide a role for OPM to review disputed claims.**

Disputed Claim Steps:

1 Ask us in writing to reconsider our initial decision. You must:

(a) Write to us within 6 months from the date of our decision; and

(b) Send your request to us at: EmblemHealth Customer Service Department, 55 Water St, New York, NY 10041; and

(c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and

(d) Include copies of documents that support your claim, such as physicians'

letters, operative reports, bills, dental records, and explanation of benefits

(EOB) forms.

2 We have 30 days from the date we received your request to:

(a) Pay the claim (or, if applicable, arrange for the dental care provider to give you the care); or

(b) Write to you and maintain our denial -- go to step 4; or

(c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

3 If the dispute is not resolved through the reconsideration process, you may request a review of the denial. You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.

We will write to you with our decision.

4 If you do not agree with our final decision, you may request an independent third party, mutually agreed upon by us and OPM, review the decision.

The decision of the independent third party is binding and is the final review of your claim. This decision is not subject to judicial review.

Section 9 Definitions of Terms We Use in This Brochure

Annual Benefit Maximum	The maximum annual benefit that you can receive per person.
Annuitants	Federal retirees (who retired on an immediate annuity), and survivors (of those who retired on an immediate annuity or died in service) receiving an annuity. This also includes those receiving compensation from the Department of Labor's Office of Workers' Compensation Programs, who are called compensationers. Annuitants are sometimes called retirees.
BENEFEDS	The enrollment and premium administration system for FEDVIP.
Benefits	Covered services or payment for covered services to which enrollees and covered family members are entitled to the extent provided by this brochure.
Class A Services	Basic services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
Class B Services	Intermediate services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
Class C Services	Major services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
Class D Services	Orthodontic services.
Enrollee	The Federal employee, annuitant, or TRICARE-eligible individual enrolled in this plan.
FEDVIP	Federal Employees Dental and Vision Insurance Program.
Generally Accepted Dental Protocols	Dental care that is necessary and: <ul style="list-style-type: none">• In accordance with the generally accepted standards of good dental practice in the community• Not in excess of the care indicated by generally accepted standards of good dental practice in the community• Not experimental or investigational• Consistent with the symptoms or diagnosis and treatment of the dental condition, disease, injury or ailment• Provided for the diagnosis, or direct care or treatment of the condition, illness, disease or injury that the patient is suffering from.
Missing Tooth Clause	The exclusion of any service or supply rendered to replace a tooth lost prior to the effective date of coverage.
Plan Allowance	The amount we use to determine our payment for out-of-network services.
Preexisting	Any disease or condition of the teeth or supporting structures which were present on the effective date of coverage.
Waiting Period	The amount of time that you must be enrolled in this plan before you can receive orthodontic services.
Sponsor	Generally, a sponsor means the individual who is eligible for medical or dental benefits under 10 U.S.C. chapter 55 based on his or her direct affiliation with the uniformed services (including military members of the National Guard and Reserves).

TEI certifying family member	Under circumstances where a sponsor is not an enrollee, a TEI family member may accept responsibility to self-certify as an enrollee and enroll TEI family members
TRICARE-eligible individual (TEI) family member	TEI family members include a sponsor's spouse, unremarried widow, unremarried widower, unmarried child, and certain unmarried persons placed in a sponsor's legal custody by a court. Children include legally adopted children, stepchildren, and pre-adoptive children. Children and dependent unmarried persons must be under age 21 if they are not a student, under age 23 if they are a full-time student, or incapable of self-support because of a mental or physical incapacity.
We/Us	EmblemHealth
You	Enrollee or eligible family member.
In-Progress Treatment	Dental services that initiated in 2021 that will be completed in 2022.

Stop Health Care Fraud!

Fraud increases the cost of health care for everyone and increases your Federal Employees Dental and Vision Insurance Program premium.

Protect Yourself From Fraud – Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except to your providers, plan, BENEFEDS, or OPM.
- Let only the appropriate providers review your clinical record or recommend services.
- Avoid using providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review your explanation of benefits (EOBs) statements.
- Do not ask your provider to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
 - Call the provider and ask for an explanation. There may be an error.
 - If the provider does not resolve the matter, call us at 1-877-842-3625 and explain the situation.
- Do not maintain as a family member on your policy:
 - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
 - Your child over age 22 (unless he/she is disabled and incapable of self- support).

If you have any questions about the eligibility of a dependent, please contact BENEFEDS.

Be sure to review Section 1, Eligibility, of this brochure, prior to submitting your enrollment or obtaining benefits.

Fraud or intentional misrepresentation of material fact is prohibited under the plan. You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEDVIP benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the plan, or enroll in the plan when you are no longer eligible.

Notes

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Notes

Summary of Benefits

- **Do not rely on this chart alone.** This page summarizes specific expenses we cover; for more detail, please review the individual sections of this brochure.

If you want to enroll or change your enrollment in this plan, please visit www.BENEFEDS.com or call 1-877-888-FEDS (1-877-888-3337), TTY number 1-877-889-5680.

Below, an asterisk (*) means the item is subject to the \$50/\$150 calendar year deductible for out-of-network coverage only.

Benefits	You Pay
In Network Benefits	
Class A (Basic) Services – preventive and diagnostic	<p>In-Network: Nothing</p> <p>Out-of-Network: After you meet the annual deductible, EmblemHealth pays 100% of the Preferred Schedule of Allowances. The Preferred Schedule of Allowances is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network providers charge for covered service.</p>
Class B (Intermediate) Services – includes minor restorative services	<p>In-Network: Nothing</p> <p>Out-of-Network: After you meet the annual deductible, EmblemHealth pays 100% of the Preferred Schedule of Allowances. The Preferred Schedule of Allowances is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network providers charge for covered service.</p>
Class C (Major) Services – includes major restorative, endodontic, and prosthodontic services	<p>In-Network: Nothing</p> <p>Out-of-Network: After you meet the annual deductible, EmblemHealth pays 100% of the Preferred Schedule of Allowances. The Preferred Schedule of Allowances is the amount we pay our in-network, participating dentists. You are responsible for paying the provider the difference between EmblemHealth's reimbursement and the non-network providers charge for covered service.</p>
Class A, B, and C Services are subject to an unlimited annual maximum benefit	subject to an unlimited annual maximum benefit
Class D Services – orthodontic High Option: \$4,000 Lifetime Maximum Standard Option: \$3,000 Lifetime Maximum	The participating network dentist will accept EmblemHealth's payment as payment in full for the first 20 months of covered treatment. For any remaining treatment time, you are responsible for paying the provider's charge.

2022 Rate Information

Bi-weekly & Monthly Rates

High - Bi-Weekly			High - Monthly		
Self Only	Self Plus One	Self and Family	Self Only	Self Plus One	Self and Family
\$22.55	\$45.07	\$67.62	\$48.86	\$97.65	\$146.51

Standard - Bi-Weekly			Standard - Monthly		
Self Only	Self Plus One	Self and Family	Self Only	Self Plus One	Self and Family
\$19.26	\$38.50	\$57.76	\$41.73	\$83.42	\$125.15