

**Your Sample Summary of Benefits Publishers Pressman Welfare Fund
Empire Dental Prime Network Effective Date: 4/1/2014**

WELCOME TO YOUR DENTAL PLAN!

This benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits.

Dental coverage you can count on

Your Empire dental plan lets you visit any licensed dentist or specialist you want – with costs that are normally lower when you choose one within our large network.

Savings beyond your dental plan benefits – you get more for your money.

You pay our negotiated rate for covered services from in-network dentists even if you exceed your annual benefit maximum.

YOUR DENTAL PLAN AT A GLANCE

	In-Network	Out-of-Network
Annual Benefit Maximum – (Calendar Year) • Per insured person • Annual Maximum Carryover: No	\$2,000	\$2,000
Orthodontic Lifetime Benefit Maximum • Per eligible insured person	\$2,000	\$2,000
Annual Deductible – (Calendar Year) • Per insured person • Family maximum	\$0 3x single mمبر. ded.	\$0 3x single mمبر. ded.
Deductible Waived for Diagnostic and Preventive Services:	Yes	Yes
Out-of-Network Reimbursement Options:	Maximum Allowable Charge (MAC) fee schedule	
Dental Services	In-Network Empire Pays:	Out-of-Network Empire Pays:
Diagnostic and Preventive Services, for example: • Periodic oral exam • Teeth cleaning (prophylaxis) • Bitewing X-rays 2x per 12 months • Intraoral X-rays	100%	100%
Basic Services Fillings, for example: • Amalgam (silver-colored) • Front composite (tooth-colored) • Back composite, Covered as Composite	100%	100%
Basic or Major Services Crowns Prosthodontics, for example: • Dentures • Bridges • Dental implants	100% 100%	100% 100%
Prosthetic Repairs/Adjustments Endodontics, for example: • Root canal	100% 100%	100% 100%
Periodontics, for example: • Scaling and root planing	100%	100%
Oral Surgery	100%	100%
Waiting Period for Basic Services: None	100%	100%
Waiting Period for Major Services: None		
Orthodontic Services • Coverage for adults and children Waiting Period: None	50%	50%

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your employee benefits booklet. In the event of a discrepancy between the information in this summary and the employee booklet, the employee booklet will prevail. *Child orthodontic coverage begins at age eight and runs through age 18. This means that the child must have been banded between the ages of eight and 19 in order to receive coverage. If children are dependents beyond age 19, they can continue to receive coverage, but they must have been banded before age 19.

Emergency dental treatment for the international traveler

As an Empire dental member, you and your eligible, covered dependents automatically have access to the International Emergency Dental Program.** With this program, you may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

** The International Emergency Dental Program is managed by DeCare Dental, which is an independent company offering dental-management services to Empire Blue Cross Insurance Company.

Finding a dentist is easy.

To select a dentist by name or location, do one of the following:

- Go to empireblue.com
- Call Empire dental Customer Service at 877-606-3338

TO CONTACT US:

Call	Write
<p>Refer to the toll-free number indicated on the back of your plan ID card to speak with a U.S.-based customer service representative during normal business hours. Calling after hours? We may still be able to assist you with our interactive voice-response system.</p>	<p>Refer to the back of your plan ID card for the address.</p>

Limitations & Exclusions

<p>Limitations – Below is a partial listing of dental plan limitations when these services are covered under your plan. Please see your employee benefits booklet for a full list.</p> <p><u>Diagnostic and Preventive Services</u> Oral evaluations (exam) Limited to two per Calendar Year Teeth cleaning (prophylaxis) Limited to two per Calendar Year Intraoral X-rays, single film Limited to four films per 12-month period Complete series X-rays (panoramic or full-mouth) Limited to once every 36 months Topical fluoride application Limited to once every 12 months for members through age 18 Sealants Limited to first and second molars once every 24 months per tooth for members through age 15; sealants may be covered under Diagnostic and Preventive or Basic Services. Please see your dental proposal page to determine your coverage.</p> <p><u>Basic and/or Major Services***</u> Fillings Limited to once per surface per tooth in any 24 months Space Maintainers Limited to extracted primary posterior teeth once per lifetime per tooth for members through age 16 Crowns Limited to once per tooth in a seven-year period Fixed or removable prosthodontics – dentures, partials, bridges, tooth implants Covered once in any seven-year period; benefits are provided for the replacement of an existing bridge, denture or partial for members age 16 or older if the appliance is seven years old or older and cannot be made serviceable. Root canal therapy Limited to once per lifetime per tooth; coverage is for permanent teeth only. Periodontal surgery Limited to one complex service per single tooth or quadrant in any 36 months, and only if the pocket depth of the tooth is five millimeters or greater Periodontal scaling and root planing Limited to once per quadrant in 36 months when the tooth pocket has a depth of four millimeters or greater</p> <p>***Waiting periods for endodontic, periodontic and oral surgery services may differ from other Basic Services or Major Services under the same dental plan. There is a 12-month waiting period for replacement of congenitally missing teeth or teeth extracted prior to coverage under this plan.</p> <p>ADDITIONAL LIMITATION FOR ORTHODONTIC SERVICES – if Orthodontia is included as a benefit of your dental plan Orthodontia Limited to one course of treatment per member per lifetime</p>	<p>Exclusions – Below is a partial listing of noncovered services under your dental plan. Please see your employee benefits booklet for a full list.</p> <p>Services provided before or after the term of this coverage Services received before your effective date or after your coverage ends, unless otherwise specified in the dental plan certificate</p> <p>Orthodontics (unless included as part of your dental plan benefits) Orthodontic braces, appliances and all related services</p> <p>Cosmetic dentistry Services provided by dentists solely for the purpose of improving the appearance of the tooth when tooth structure and function are satisfactory and no pathologic conditions (cavities) exist</p> <p>Drugs and medications Intravenous conscious sedation, IV sedation and general anesthesia when performed with nonsurgical dental care Analgesia, analgesic agents, anxiolysis nitrous oxide, therapeutic drug injections, medicines or drugs for nonsurgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.</p> <p>Extractions Surgical removal of asymptomatic, nonpathologic third molars</p>
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The in-network dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Empire Blue Cross Insurance Company.

Choice of dentists

While your dental plan lets you choose any dentist, you may end up paying more for a service if you visit an out-of-network dentist.

Here's why:

In-network dentists have agreed to payment rates for various services and cannot charge you more. On the other hand, out-of-network dentists don't have a contract with us and are able to bill you for the difference between the total amount we allow to be paid for a service – called the "maximum allowed amount" – and the amount they usually charge for a service. When they bill you for this difference, it's called "balance billing."

How Empire dental decides on maximum allowed amounts

For services from an out-of-network dentist, the maximum allowed amount is determined in one of the following ways:

- Out-of-network dental fee schedule/rate developed by Empire, which may be updated based on such things as reimbursement amounts accepted by dentists contracted with our dental plans, or other industry cost and usage data
- Information provided by a third-party vendor that shows comparable costs for dental services
- In-network dentist fee schedule

Here's an example of higher costs for out-of-network dental services

This is an example only. Your experience may be different, depending on your insurance plan, the services you receive and the dentist who provides the services.

Ted gets a crown from an out-of-network dentist, who charges \$1,200 for the service and bills Empire for that amount. Empire's maximum allowed amount for this dental service is \$800. That means there will be a \$400 difference, which the dentist can "balance bill" Ted.

Since Ted will also need to pay \$400 coinsurance, the total he'll pay the out-of-network dentist is \$800.

Here's the math:

- Dentist's charge: \$1,200
- Empire's maximum allowed amount: \$800
- Empire pays 50%: \$400
- Ted pays 50% (coinsurance): \$400
- Balance Ted owes the provider: $\$1,200 - \$800 = \$400$
- Ted's total cost: $\$400$ coinsurance + $\$400$ provider balance = $\$800$

In the example, if Ted had gone to an in-network dentist, his cost would be only \$400 for the coinsurance because he would not have been "balance billed" the \$400 difference.