### Louisiana State University - Basic Dental Plan

**Voluntary Options PPO 20/covered dental services**

**UnitedHealthcare Dental Plan**

**Custom/PS100/MAC**

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#### Covered Services

<table>
<thead>
<tr>
<th>Service Type</th>
<th>NETWORK PLAN PAYS</th>
<th>NON-NETWORK PLAN PAYS</th>
<th>Benefit Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIAGNOSTIC SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodic Oral Evaluation</td>
<td>100%</td>
<td>100%</td>
<td>Limited to 2 times every year.</td>
</tr>
<tr>
<td>Radiographs</td>
<td>100%</td>
<td>100%</td>
<td>Bite-wing: Limited to 1 series of films per Calendar Year. Complete/Parorex: Limited to 1 time per 3 years.</td>
</tr>
</tbody>
</table>

**PREVENTIVE SERVICES**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>NETWORK PLAN PAYS</th>
<th>NON-NETWORK PLAN PAYS</th>
<th>Benefit Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prophylaxis (Cleanings)</td>
<td>100%</td>
<td>100%</td>
<td>Limited to 2 prophylaxis and/or periodontal maintenance per calendar year.</td>
</tr>
<tr>
<td>Fluoride Treatment (Preventive)</td>
<td>100%</td>
<td>100%</td>
<td>Limited to Covered Persons under the age of 18 years, and limited to 1 time per calendar year.</td>
</tr>
<tr>
<td>Sealants</td>
<td>100%</td>
<td>100%</td>
<td>Limited to Covered Persons under the age of 16 years and once per first or second permanent molar every 3 years.</td>
</tr>
<tr>
<td>Space Maintainers</td>
<td>100%</td>
<td>100%</td>
<td>For Covered Persons under the age of 12 years, limited to 1 per consecutive 6 months.</td>
</tr>
</tbody>
</table>

**BASIC SERVICES**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>NETWORK PLAN PAYS</th>
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<th>Benefit Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restorations (Amalgam or Anterior Composite)*</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Multiple restorations on one surface will be treated as a single filling. Limited to 1 per 6 months.</td>
</tr>
<tr>
<td>Lab</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency Treatment / General Services</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Inpatient Treatment: Covered as a separate benefit only if other service was done during the visit other than X-rays. General Anesthesia: When clinically necessary.</td>
</tr>
<tr>
<td>Simple Extractions</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Limited to 1 time per tooth per lifetime.</td>
</tr>
<tr>
<td>Oral Surgery (includes surgical extractions)</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontics</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Periodontal Maintenance: Limited to 2 prophylaxies and/or periodontal maintenance per calendar year, following active and adjunctive periodontal therapy, exclusive of gross debridement. Scaling and Root Planing: Limited to 1 time per quadrant per consecutive 12 months. Perio Surgery: Limited to 1 quadrant or site per 2 years per surgical area.</td>
</tr>
<tr>
<td>Endodontics</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Root Canal Therapy: Limited to 1 time per tooth per 12 months.</td>
</tr>
</tbody>
</table>

**MAJOR SERVICES**

<table>
<thead>
<tr>
<th>Service Type</th>
<th>NETWORK PLAN PAYS</th>
<th>NON-NETWORK PLAN PAYS</th>
<th>Benefit Guidelines</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inlays/Onlays/Crowns*</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Limited to 1 time per tooth every 5 years.</td>
</tr>
<tr>
<td>Dentures and other Removable Prosthetics</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Full Denture/Partial Denture: Limited to 1 every 5 years. No additional allowances for precision or semi-precision attachments.</td>
</tr>
<tr>
<td>Fixed Partial Dentures (Bridges)*</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Once per tooth every 5 years.</td>
</tr>
<tr>
<td>Implants Supported Prosthetics</td>
<td>100% of Scheduled Benefits</td>
<td></td>
<td>Limited to once every 5 years.</td>
</tr>
</tbody>
</table>

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*Your dental plan provides that where two or more professionally acceptable dental treatments for a dental condition exist, your plan bases reimbursement on the least costly treatment alternative. If you and your dentist agreed on a treatment which is more costly than the treatment on which the plan benefit is based, you will be responsible for the difference between the fees for service rendered and the fee covered by the plan. In addition, a pre-treatment estimate is recommended for any service estimated to cost over $500; please consult your dentist.*

**Note:**
- The network percentage of benefits is based on the discounted fees negotiated with the provider.
- The benefit percentage applies to the schedule of maximum allowable charges. Maximum allowable charges are limitations on billed charges in the geographic area in which the expenses are incurred.

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In accordance with the Illinois state requirement, a partner in a Civil Union is included in the definition of Dependent. For a complete description of Dependent Coverage, please refer to your Certificate of Coverage.

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The Prenatal Dental Care (not available in WA) and Oral Cancer Screening programs are covered under this plan.

The material contained in the above table is for informational purposes only and is not an offer of coverage. Please note that the above table provides only a brief, general description of coverage and does not constitute a contract. For a complete listing of your coverage, including exclusions and limitations relating to your coverage, please refer to your Certificate of Coverage or contact your benefits administrator. If differences exist between this Summary of Benefits and your Certificate of Coverage/benefits administrator, the certificate/benefits administrator will govern. All terms and conditions of coverage are subject to applicable state and federal laws. State mandates regarding benefit levels and age limitations may supersede plan design features.

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UnitedHealthCare Dental Options PPO Plan is either underwritten or provided by: United HealthCare Insurance Company, Hartford, Connecticut; United HealthCare Insurance Company of New York, Hauppauge, New York; Unamerica Insurance Company, Milwaukee, Wisconsin, Unamerica Life Insurance Company of New York, New York, New York or United HealthCare Services, Inc.

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General Limitations

PERIODIC ORAL EVALUATION Limited to 2 times every year.

COMPLETE ORAL PERIODONTAL RADIOGRAPHS Limited to one time per 3 years. Exception to this limit will be made for Panoramic Radiographs if taken for diagnosis of molars, cysts or neoplasms.

BITING RADIOPHGRAPHS Limited to 1 series of films per Calendar Year.

EXTRAORAL RADIOGRAPHS Limited to 1 films per Calendar Year.

DENTAL PROPHYLAXIS Limited to 2 prophylaxis and/or periodontal maintenance per calendar year.

FLUORIDE TREATMENTS Limited to Covered Persons under the age of 18 years, and limited to 1 time per calendar year. Sealants Limited to Covered Persons under the age of 16 years and once per first or second permanent molar every 3 years.

SPACE MAINTAINERS Limited to Covered Persons under the age of 12 years. Limited to 1 per consecutive 60 months. Benefit includes all adjustment within 6 months of installation. Restoration Multiple restorations on 1 surface will be treated as a single filling. Limited to 1 per 6 months.

PIN RETENTION Limited to 2 pins per tooth, not covered in addition to cast restoration.

INLAYS AND ONLAYS Limited to 1 time per tooth every 5 years. Covered only when a filling cannot restore the tooth.

CROWNS Limited to 1 time per tooth every 5 years. Covered only when a filling cannot restore the tooth.

POST AND CORES Covered only for teeth that have had root canal therapy.

SEDATIVE FILLINGS Covered as a separate benefit only if no other service, other than x-rays and exam were performed on the same tooth during the visit.

SCALING AND ROOT PLANING Limited to 1 time per quadrant per consecutive 12 months.

ROOT CANAL THERAPY Limited to 1 time per tooth per 12 months.

PERIODONTAL MAINTENANCE Limited to 2 prophylaxis and/or periodontal maintenance per calendar year, following active or adjutant periodontal therapy, exclusive of gross debridement.

FULL DENTURES Limited to 1 time every 5 years. No additional allowances for precision or semi-precision attachments.

PARTIAL DENTURES Once per tooth every 5 years.

RELINING AND REBASEING DENTURES Limited to replacing/rebasing performed more than 6 months after the initial insertion. Limited to 1 time per consecutive 12 months.

REPAIRS TO FULL DENTURES, PARTIAL DENTURES, BRIDGES Limited to repairs or adjustments performed more than 12 months after the initial insertion. Limited to 1 time per consecutive 6 months.

PALLIATIVE TREATMENT Covered as a separate benefit only if no other service, other than exams and radiographs, were performed on the same tooth during the visit.

OCCLUSAL GUARDS Limited to 1 guard every consecutive 36 months and only if prescribed to control habitual grinding.

FULL MOUTH DEBRIDMENT Limited to 1 time every consecutive 36 months.

GENERAL ANESTHESIA Covered only when clinically necessary.

OSSEOUS GRAFTS Limited to 1 per quadrant or site per consecutive 36 months.

PERIODONTAL SURGERY Hard tissue and soft tissue periodontal surgery are limited to 1 per quadrant or site per 2 years per surgical area.

REPLACEMENT OF COMPLETE DENTURES, FIXED OR REMOVABLE PARTIAL DENTURES, CROWNS, INLAYS, OR ONLAYS Replacement of complete dentures, fixed or removable partial dentures, crowns, inlays or onlays previously submitted for payment under the plan is limited to 1 every 5 years from initial or supplemental placement. This includes retainers, habit appliances, and any fixed or removable interceptive orthodontic appliances.

General Exclusions

The following are not covered:

1. Dental Services that are not necessary.
2. Hospitalization or other facility charges.
3. Any dental procedure performed solely for cosmetic/aesthetic reasons. (Cosmetic procedures are those procedures that improve physical appearance.)
4. Reconstructive Surgery regardless of whether or not the surgery which is incidental to a dental disease, injury, or Congenital Anomaly when the primary purpose is to improve physiological functioning of the involved part of the body.
5. Any dental procedure not directly associated with dental disease.
6. Any procedure not performed in a dental setting.
7. Procedures that are considered to be Experimental, Investigational or Unproven. This includes pharmacological regimens not accepted by the American Dental Association (ADA) Council on Dental Therapeutics. The fact that the Experimental, Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Coverage if the procedure is considered to be Experimental, Investigational or Unproven in the treatment of that particular condition.
8. Services for injuries or conditions covered by Worker’s Compensation or employer liability laws, and services that are provided without cost to the Covered Person by any municipality, county, or other political subdivision. This exclusion does not apply to any services covered by Medicaid or Medicare.
9. Expenses for dental procedures began prior to the covered person becoming enrolled under the policy.
10. Dental Services otherwise Covered under the Policy, but rendered after the date individual Coverage under the Policy terminates, including Dental Services for dental procedures began prior to the date individual Coverage under the Policy terminates.
11. Services rendered by a provider with the same legal residence as a Covered Person or who is a member of a Covered Person’s family, including spouse, brother, sister, parent or child.
12. Foreign services are not covered unless required as an Emergency.
13. Replacement of crowns, bridges, and fixed or removable prosthetic appliances inserted prior to plan coverage unless the patient has been eligible under the plan for 12 continuous months. If loss of a tooth requires the addition of a clasp, pontic, and/or abutment(s) within this 12 month period, the claim is responsible only for the procedures associated with the addition.
14. Replacement of missing natural teeth lost prior to the onset of plan coverage until the patient has been covered under the policy for 12 continuous months.
15. Replacement of complete dentures, fixed and removable partial dentures or crowns if damage or breakage was directly related to provider error. This type of replacement is the responsibility of the Dentist. If replacement is necessary because of patient non-compliance, the patient is liable for the cost of replacement.
16. Fixed or removable prosthetic restoration procedures for complete oral rehabilitation or reconstruction.
17. Attachments to conventional removable prostheses or fixed bridgework. This includes semi-precision or precision attachments associated with partial dentures, crown or bridge abutments, full or partial overdentures, any internal attachment associated with an implant prosthesis and any elective endodontic procedure related to a tooth or root involved in the construction of a prosthesis of this nature.
18. Procedures related to the reconstruction of a patient’s correct vertical dimension of occlusion (VDO).
19. Placement of dental implants, implants-supported abutments and prostheses. (Not applicable for plans with implants)
20. Placement of fixed partial dentures solely for the purpose of achieving periodontal stability.
21. Treatment of benign neoplasms, cysts or other pathology involving benign lesions, except excisional removal. Treatment of malignant neoplasms or Congenital Anomalies of hard or soft tissue, including excision.
22. Setting of facial bony fractures and any treatment associated with the dislocation of facial skeletal hard tissue.
23. Services related to the temporomandibular joint (TMJ), either bilateral or unilateral. Upper and lower jawbone surgery (including that related to the temporomandibular joint). No coverage is provided for orthognathic surgery, jaw alignment or treatment for the temporomandibular joint. (Not Applicable for Plans with TMJ).
24. Acupuncture; acupressure and other forms of alternative treatment, whether or not used as anesthesia.
25. Drugs/medications, obtainable with or without a prescription, unless they are dispensed and utilized in the dental office during the patient visit.
26. Charges for failure to keep a scheduled appointment without giving the dental office 24 hours’ notice.
27. Occlusal guard used as safety items or to affect performance primarily in sports-related activities.
28. Dental Services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country.
29. Orthodontic coverage does not include the installation of a space maintainer, any treatment related to treatment of the temporomandibular joint, any surgical procedure to correct a malocclusion, replacement of lost or broken retainers and/or habit appliances, and any fixed or removable interceptive orthodontic appliances previously submitted for payment under the plan.