

# **MONROE PUBLIC SCHOOLS Dental Benefits Plan**

Group # 40402

Central Office, Exempt Administrators, Superintendent, Union Administrators

	The Plan-at-a-Glance	PPO Networks: ADN Dental Network
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Maximum Benefits	January 1 <sup>st</sup> through December 31 <sup>st</sup>
Annual Maximum \$1,200 per eligible individual for covered class I, II and III services.	
Lifetime Maximum	\$1,000 per eligible individual for covered class IV services
TMJ Services	Applies to annual maximum, up to lifetime maximum of \$1000

#### Class I Preventive Services – 80%

Routine Oral Examinations Twice per plan year Prophylaxis (Cleaning), Periodontal Maintenance Twice per plan year

Topical Application of Fluoride

Twice per plan year to age 18
Bitewing X-Rays

Twice per plan year

Full-Mouth Series or Panoramic X-Rays

Once per 36 months

All Other X-Rays

#### Class II Restorative Services - 80%

Composite and Amalgam fillings\*\*

Space Maintainers Up to age 14

Root Canal Therapy
Periodontal Root Planing
Periodontal Surgery
Oral Surgery and Extraction

Oral Surgery and Extractions

General Anesthesia or IV Sedation

Occlusal Guards

Medical plan primary for certain procedures

With covered oral surgery or medically necessary

For Bruxism Only

TMJ Appliances and Services

### Class III Major Services - 80%

Inlays, Onlays and Crowns

Complete and Partial Removable Dentures

Fixed Partial Dentures (Bridges) Denture Repair and Adjustment Denture Reline or Rebase

Addition of Teeth to Partial Dentures

## Class IV Orthodontic Services - 60%

Limited and Interceptive Treatment Removable and Fixed Appliance Therapy, up to age 19
Comprehensive Treatment Fixed Appliance Therapy, up to age 19

# **Not Covered**

Sealants Implants and Related Restorations Cosmetic Treatment

Deductible – None

Missing Tooth Clause – None 12 Month Billing Limitation

Waiting Periods – None \*\*Composite and resins are not covered for posterior teeth, alternate benefit applies

COB – Standard \*\*Prosthetics are considered on delivery date

\*\*Note – Quotes of benefits do not constitute a guarantee of payment. Eligibility is determined at time of service. Covered benefits may have limitations or exclusions affecting plan payment. Refer to plan document for additional coverage details and limitations. Predetermination is strongly encouraged for all non-emergency dental treatment exceeding \$250.00 in charges. The treatment plan should be submitted to ADN prior to beginning any treatment.