

# GOVGUAM DENTAL 1000

## DENTAL SCHEDULE OF BENEFITS

YOUR BENEFITS (Subject to the specific limitations which are contained in the Group Health Certificate)	What NetCare Covers at PARTICIPATING PROVIDERS	What NetCare Covers at NON-PARTICIPATING PROVIDERS
<b>DIAGNOSTIC &amp; PREVENTIVE CARE</b> 1. Caries Susceptibility Test 2. Exams • Includes Treatment Plan • Once every 6 months 3. Fluoride Treatment • Annually for children age 19 years & under 4. Prophylaxis • Cleaning and polishing of teeth • Once every 6 months 5. Sealants • For permanent molars and pre-molars of children age 15 years & under 6. Space Maintainers • For children age 15 years & under • Includes adjustments within 6 months of installation 7. Study Models 8. X-rays (Bite Wing) • Maximum of 4 per Plan Year 9. X-rays (Full Mouth) • Once every 3 years	<b>100% of Eligible Expenses</b>	<b>70% of Eligible Expenses</b>
<b>BASIC &amp; RESTORATIVE CARE</b> General Services 1. Emergency Services (during office hours) 2. Pulp Treatment 3. Routine Fillings • Amalgam and Composite Resin 4. Simple Extractions 5. Complicated Extractions 6. Extraction of Impacted Teeth 7. Periodontal Prophylaxis • Cleaning and polishing once every six months 8. Periodontal Treatment 9. Pulpotomy & Root Canals/Endodontic Surgery & Care 10. Conscious Sedation and Nitrous Oxide • For children under the age 13 years	<b>80% of Eligible Expenses</b>	<b>70% of Eligible Expenses</b>
<b>MAJOR &amp; REPLACEMENT CARE</b> Fixed Prosthetics 1. Crowns and Bridges 2. Gold Inlays & Onlays 3. Replacement of Crown Restoration • Limited once every 5 years Removable Prosthetics 1. Full Dentures • Once every 5 years 2. Partial Dentures • Once every 5 years 3. Each Anesthesia • Only if medically or dentally necessary 4. Relines 5. Denture Repair	<b>50% of Eligible Expenses</b>	<b>35% of Eligible Expenses</b>
<b>DEDUCTIBLE</b>	<b>None</b>	<b>None</b>
<b>REGISTRATION FEE</b> per Visit to Dentist	<b>None</b>	<b>None</b>
<b>COVERAGE MAXIMUMS</b> per Member per Plan Year	<b>\$1,000</b>	

**TERMS:**

1. Unused balances are not transferable to the following year.
2. Charges for Non-participating Providers are limited to the lesser of actual charges or NetCare's determination of the Usual, Customary and reasonable charge in the geographic location where the service was rendered, unless otherwise provided in the agreement.
3. The covered member pays any excess above Eligible Charges.

# DENTAL EXCLUSIONS

1. Work in progress on the effective date of coverage. Work in progress is defined as:
  - a. *A prosthetic or other appliance, or modification of one, where an impression was made before the patient was covered.*
  - b. *A crown, bridge, or cast restoration for which the tooth was prepared before the patient was covered.*
  - c. *Root canal therapy, if the pump chamber was opened before the patient was covered.*
2. Services not specifically listed in the Agreement, Services not prescribed, performed or supervised by a Dentist, Services which are not medically or dentally necessary or customarily performed, Services that are not indicated because they have a limited or poor prognosis, or Services for which there is a less expensive, professionally acceptable alternative.
3. Any Service unless required and rendered in accordance with accepted standards of dental practice.
4. A crown, cast restoration, denture or fixed bridge or addition of teeth to one, if work involves a replacement or modification of a crown, cast restoration, denture or bridge installed less than five years ago or one that replaces a tooth that was missing before the date of the Covered Person became eligible for Services under the plan (including previously extracted missing teeth).
5. Replacement of existing dentures, crowns or fixed bridgework if the existing dentures, crowns or fixed bridgework can be made serviceable.
6. Precision attachments, Interlocking device, one component of which is fixed to an abutment or abutments the other is integrated into a fixed or removable prosthesis in order to stabilize and/or retain it; or stress breakers, part of a tooth borne and/or tissueborne prosthesis designed to relieve the abutment teeth and their supporting tissues from harmful stresses.
7. Replacement of any lost or stolen appliance, or replacement of any appliance damaged while not in the mouth.
8. Any Service for which the Covered Person received benefits under any other coverage offered by the Company.
9. Spare or duplicate prosthetic devices.
10. Services included, related to, or required for:
  - a. *Implants;*
  - b. *Cosmetic purposes;*
  - c. *Services or appliances to change the vertical dimension or to restore or maintain the occlusion, including but not limited to, equilibrium, full mouth rehabilitation and restoration for malalignment of teeth;*
  - d. *Temporomandibular joint (TMJ) or craniomandibular disorders, myofunctional therapy or the correction of harmful habits;*
  - e. *Experimental procedures.*
  - f. *Intentionally self-inflicted injury unless resulting from a medical condition (including physical or mental conditions) or from domestic violence.*
11. Any over the counter drugs or medicine.
12. Fluoride varnish.
13. Charges for finance charges, broken appointments, completion of insurance forms or reports, providing records, oral hygiene instruction, pit and fissure sealants and dietary instruction, or lack of cooperation on the part of the patient.
14. Charges in excess of the amount allowed by the Plan for a Covered Service.
15. Any treatment, material, or supplies which are for orthodontic treatment, including extractions for orthodontics (Dental 1000).
16. Services for which no charge would have been made had the Agreement not been in effect.
17. Surgical grafting procedures.
18. General anesthetic, conscious sedation, and other forms of relative analgesia, except as otherwise specifically provided herein, unless deemed medically necessary by patient's dentist or physician and pre-authorized by Company.
19. Services paid for by Workers' Compensation.
20. Charges incurred while confined as an inpatient in a Hospital unless such charges would have been covered had treatment been rendered in a dental office.
21. Treatment and/or removal of oral tumors.
22. All surgical procedures except for surgical extractions of teeth and periodontal surgeries performed by a dentist.
23. Panoramic x-ray or full mouth x-ray if provided less than three (3) years from the covered person's last full mouth x-ray; and full mouth x-rays if provided less than three (3) years from Covered Person's last panoramic x-ray.