A DENTAL PLAN FOR THE EMPLOYEES OF THE COUNTY OF NASSAU

Effective Date: January 1, 2012

January 1, 2012

Dear County Employee:

It is our pleasure to provide you with this booklet detailing the benefits and provisions of the dental insurance coverage provided by Nassau County to its eligible employees, their spouses, and dependent children up to nineteen years of age. Coverage is extended to dependent children up to twenty-five years of age if they are full-time students.

This flexible program has two coverage options so that you may choose the one that best meets the needs of your family:

Comprehensive Plan

The Comprehensive Plan requires you to choose a Managed Care dentist from a select list of providers in our area. Under this option, most services will be paid for in full, except for osseous surgery and orthodontics, which are subject to a pre-determined copayment. There are no reimbursements and no claim forms to complete.

Reimbursement Plan

The Reimbursement Plan permits you to use any dentist. Under this option, payment for services rendered will be up to the amount listed on the reimbursement schedules in this booklet. Reimbursement can be obtained by filing a claim form, and you must assume any costs incurred in excess of the scheduled amounts. In order to lower your out-of-pocket expenses, you may visit the offices of dentists who participate with Healthplex's Preferred Provider Organization (PPO). When covered services are received from participating dentists in the Healthplex PPO Plan, you will only be responsible for the co-payments shown in this booklet.

Additional information concerning your dental benefits and the filing of claims may be obtained through your Human Resources representative, or by calling the Healthplex Customer Service Department at 800-468-0600.

Regardless of which option you choose, this coverage is without cost to you, and is one of several excellent programs provided for Nassau County employees to enhance the health of you and your family.

Best regards,

County Comptroller County Executive

NASSAU COUNTY
DENTAL PLAN COMMITTEE

Yvette Andrews, Office of Comptroller
Michael Grunwald, Office of the Comptroller
Kerrin J. Huber, Office of Human Resources
Christopher Nolan, Office of Management and Budget
Georgette Scheller, Office of Human Resources
Barbara E. Van Riper, County Attorney's Office

Advisors

Nicholas Baudo, SOA (Retired)
Wayne Birdsall, DAI
Bill Collins, PBA
Ken Cummings, *Special Advisor*
Gary Dela Raba, PBA
Brian Hoesl, SOA
Robert Howell, DAI (Retired)
Richard Hsia, Wright Risk Management
Jerry Laricchiuta, CSEA
Gary Learned, SOA
John Mullally, Wright Risk Management
Maria Rowe, CSEA
Brain Sullivan, SHOA
Al Unterweiser, PBA
Jim Ward, SOA

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DUAL CHOICE DENTAL PROGRAM

Healthplex, Inc. (as administrator) through its underwriter Dentcare Delivery Systems, Inc. is pleased to present this Dual Choice Dental Program, a program which covers a full range of dental services and allows YOU a choice in selecting one of two dental plans:

The Reimbursement Plan

OR

The Comprehensive Plan

Information about the REIMBURSEMENT PLAN begins on ***page 7***. This section describes the major provisions of the policy covering enrollees in this option. The Reimbursement Plan permits you to use any dentist of your choice. Payments will be made for covered services received up to the amount provided for in the Reimbursement Plan Schedule of Dental Services. Claims must be filed to obtain reimbursement and any costs incurred in excess of the scheduled amounts must be assumed by you. If questions arise, the policy will govern.

Enrollees in this plan have the opportunity to reduce their out-of-pocket expenses by receiving treatment from dentists in the Healthplex Preferred Provider Organization (PPO). When covered services are received from participating dentists in the Healthplex PPO Plan, you will only be responsible for the co-payments shown in the Schedule of Dental Services section. Benefits for covered services rendered will automatically be assigned to the provider if you use a PPO dentist.

The COMPREHENSIVE PLAN description begins on **page 24**. The Comprehensive Plan requires you to select a participating managed care dentist from a directory of providers. Under this option, most services will be covered in full. In all cases, there are no deductibles, no maximums and no claim forms for you to complete.

Questions about the benefits, exclusions & limitations and participating providers in both plans can be answered by contacting a Healthplex Customer Service Representative at 800-468-0600.

EMPLOYEE ELIGIBILITY

ELIGIBLE CLASSES OF EMPLOYEES

All active full-time employees of the County of Nassau and their eligible dependents who are covered by ordinance No. 543-1995, domestic partners of eligible employees or former employees, and the children of domestic partners of eligible employees or former employees, as such terms are defined by Nassau County, former County employees who are now New York State employees in the court system and who were insured by Providers as of December 31, 2007 date or any of the following negotiating units:

a. Civil Service Employees Association, Nassau Local 830, AFSCME, Local 1000, AFL-CIO.
b. Police Benevolent Association of the Nassau County Police Department.
c. Detectives Association of the Police Department of the County of Nassau, Inc.
d. Superior Officers Association of the Police Department of the County of Nassau, Inc.
e. Sheriff's Officers Association.

APPLICATION FOR COVERAGE

New employees must make application for coverage within 60 days from the first day of the month following their employment. They should file a new enrollment form with the County Comptroller.

DATE EMPLOYEES ARE ELIGIBLE FOR INSURANCE

Each employee in an eligible class on January 1, 2012 will be eligible for insurance on that date.

Each employee who enters an eligible class after January 1, 2012 will be eligible for insurance on the first day of the month coinciding with or next following the date he or she completes 2 months of full-time work in an eligible class.

Rehired employees

The County may choose to have insurance for former employees take effect on the date they re-enter an eligible class. This choice may apply to all or some classes of employees. Such former employees must be rehired within 12 months after their insurance ended. The County must notify Dentcare Delivery Systems, Inc. and/or Healthplex, Inc. (administrator) of this choice in writing. If this choice is made, it will apply to all rehired employees in the same class. If it is not made, rehired employees must complete the waiting period shown above.

DATE EMPLOYEE'S INSURANCE TAKES EFFECT

Your insurance will take effect on the date you are eligible.

ACTIVELY AT WORK REQUIREMENT

You must be actively at work in an eligible class on the date your insurance is to take effect. If you are not, such insurance will take effect on the day you resume such work.

EMPLOYEE ELIGIBILITY

The date insurance is to take effect might not be a scheduled workday. If so, you will be considered actively at work on such date if you were actively at work on your last scheduled workday.

DATE EMPLOYEE'S INSURANCE ENDS
Your insurance will end at the earliest of:

1. the date the group policy ends
2. the date insurance ends for your class
3. the end of the period for which the last premium has been paid for you, or
4. the end of the month in which employment ends; except as stated in the CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT provision, ceasing full-time work in an eligible class will be considered the end of employment.

CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT
If you cease full-time work, contact the Human Resources Department right away for details on continuation of your insurance, if any.

In Accordance with Federal Law
PLAN ADMINISTRATOR means that as defined by section 3(6) (A) of the Employee Retirement Income Security Act of 1974 (ERISA).

If your insurance ends because you cease to be in an eligible class under the group policy, which stays in effect, you may elect to continue:

- your dental insurance, and
- your dependents' dental insurance

To do so, you must notify the County within 60 days of the later of:

- the end of the period for which the last premium has been paid by you
- the date a person is eligible for Medicare
- the end of a period of 18 months
- the date the person is insured under another group insurance plan, or
- the date the group policy ends.

State law may also permit continuation of insurance. Contact the Human Resources Department for information.

Maximum Period of Continuation
You may have your insurance continued under more than one of the continuations described on the previous page. In this case, the maximum period for which insurance may be continued will be equal to the longest single continuation period which applies to you.

EMPLOYEE ELIGIBILITY

At the end of your continuation period, employment will be considered to end and insurance will end. Insurance will not end if, at this time, you resume full-time work in an eligible class.

DEPENDENT ELIGIBILITY

DEFINITION

DEPENDENT means your

1. lawful spouse; and
2. unmarried children whom you support and who are:
   - under age 19, or
   - full-time students between the ages of 19 and 25.

If full-time student leaves school or graduates, his insurance will be continued until the earliest of:

- the date the student leaves school or graduates, or
- the date the student attains age 25.

"Children" includes stepchildren and adopted children who are supported by you. A child in the process of adoption will be considered a dependent from the day he is supported by you.

A spouse or child who is eligible for insurance under the group policy as an employee will not be considered a dependent.

DATE YOU ARE ELIGIBLE FOR DEPENDENTS' INSURANCE

You will be eligible for dependents' insurance on the later of:

- the date you are eligible for insurance, or
- the date you obtain a dependent.

DATE DEPENDENTS' INSURANCE TAKES EFFECT

1. For dependents you have when you become eligible, dependents' insurance will take effect on the date you are so eligible.
2. Each person who becomes your dependent after you become insured for dependents' insurance will be insured on the date he becomes a dependent.

Out of hospital requirement

A dependent might be hospitalized on the date his insurance is to take effect. If so, insurance will take effect on the day after he is discharged. This requirement will not apply to a newborn child.

DEPENDENT ELIGIBILITY

DATE DEPENDENTS' INSURANCE ENDS

A dependent's insurance will end at the earliest of:

1. the date your insurance ends
2. the date dependents' insurance ends under the group policy
3. the date the person ceases to be a dependent, or
4. the end of the period for which the last premium has been paid for the dependent.

CONTINUATION OF DEPENDENTS' INSURANCE WITH PREMIUM PAYMENT

For Mentally or Physically Handicapped Children
Insurance for a dependent child may be continued past the age limit if he cannot support himself because he is physically or mentally handicapped. Premium payment will be required. Proof of the handicap must be sent to the provider within 31 days after the child attains the age limit.

Insurance will continue for as long as such child:

- remains handicapped, and
- meets all the rules for dependents under the plan, except the age limit.

In Accordance With Federal Law
PLAN ADMINISTRATOR means that as defined by section 3(6) (A) of the Employee Retirement Income Security Act of 1974 (ERISA).

If dental insurance ends for the dependents listed below, they may elect to continue it. To do so, they must notify the County within 60 days of the later of:

- the date their insurance ends, or
- the date the Plan Administrator gives them notice of their right to elect this continuation.

The dependent will be required to pay the premiums due.

Who May Elect Continuation

1. a spouse or dependent child whose insurance ends for these reasons:
   - the employee dies
   - the marriage ends by divorce or annulment, or
   - the employee elects Medicare as a primary payor.
2. a dependent child who ceases to be one as defined in the group policy.

CONTINUATION OF DEPENDENTS' INSURANCE WITH PREMIUM PAYMENT

Duration of Continuation
Insurance may continue until the earliest of:

- the end of the period for which the last premium has been paid by the dependent
- the date the dependent is eligible for Medicare
- the end of a period of 36 months
- the date the dependent is insured under another group insurance plan, or
- the date the group policy ends.

State law may also permit continuation for your spouse. She or he should contact the Human Resources Department for information.

THE REIMBURSEMENT PLAN

Under this Option, you and your eligible dependents may employ the services of any dentist you wish. You will be reimbursed for covered dental services rendered up to the maximum amounts shown in the Schedule of Dental Services in this booklet. Claim forms are required in order to be reimbursed and you are responsible to pay the balance of the dentist's fees that are above the plan allowances. Subject to certain conditions, predeterminations are necessary before the actual dental work is performed.

You may also be treated by dentists who participate in the Healthplex Preferred Provider Organization (PPO). These dentists have reduced their fees and accept the amounts shown in Healthplex's PPO Schedule of Allowances as payment in full. When covered services are received from participating dentists in the Healthplex PPO Plan, you will only be responsible for the co-payments shown in this booklet.

To find a participating PPO dentist, you can log onto www.healthplex.com and click on "Our Dentists", PPO Panels, "Healthplex PPO Panel". You can enter the category of dentist (general, endodontist, periodontist, etc.) and the zip code for your search. Using the first 3 digits of the zip code will result in a larger number of providers.

SCHEDULE OF BENEFITS

DENTAL BENEFITS FOR ALL INSURED PERSONS
Dental benefits to be paid during each calendar year:

For Orthodontics: the lesser of:

- 100% of the dentist's fee, or
- 100% of the amounts in the fee schedule

  These benefits are subject to an overall maximum dental benefit of $1650.00 for each person while insured.

For other services listed in the Schedule of Dental Services:

- 100% of the amounts in the fee schedule

  These benefits are subject to an overall maximum dental benefit of $2500.00 for each person while insured.

THE REIMBURSEMENT PLAN

DEFINITIONS

ACTIVE WORK or ACTIVELY AT WORK means that you perform each duty of your job for full pay. This must be done at the County's place of business or any place to which such business requires you to travel.

FULL-TIME means active work on the County's regular work schedule for the class of employees to which you belong. The work schedule must be at least 20 hours a week.

INSURED PERSON means an insured member or insured dependent. Each will be insured only for the benefits for which he becomes and remains insured by the group policy.

MEDICARE means Parts A and B of the medical care benefits provided by Title XVIII of the Social Security Act of 1965.

COUNTY means the County of Nassau

DENTAL BENEFITS

If you or one of your dependents, while insured, incurs the covered charges described, Dentcare Delivery Systems, Inc. will pay these benefits.

DEFINITIONS

DENTIST means a person licensed to:

- render dental services
- perform dental surgery, or
- administer anesthetics (or fluids and blood incident to the anesthesia) for dental surgery.

Such person must act within the scope of his or her license.

PREFERRED PROVIDER ORGANIZATION (PPO) means a network of licensed dentists who have contractually agreed to accept the Healthplex PPO Schedule of Allowances as payment in full for all covered services.

REASONABLE AND CUSTOMARY CHARGE, means a charge not more than the usual charge for a dental service in the locality where it is received. The person's sex, age and state of health will be taken into account.

COURSE OF TREATMENT means all treatments that result from an exam by a dentist. The treatment must be recommended by such dentist. A course of treatment will be considered to start on the date of the exam. It will end on the date all recommended services have been rendered.

COVERED CHARGES

Covered charges are charges for dental services which are:

- rendered by a dentist, and
- shown in the Schedule of Dental Services

Any amount of such charges which exceeds reasonable and customary charges will not be covered.

Benefits for such charges will be equal to the fees charged, up to:

1. the amount shown in the Schedule of Dental Services, and
2. the maximum amount for all dental services during each calendar year for Orthodontia. This maximum is shown in the Schedule of Benefits.

Dentcare Delivery Systems, Inc. has made an agreement with Healthplex, Inc. to serve as Claims Administrator for the Reimbursement Option.

DENTAL INFORMATION REQUIRED

As part of proof of a claim, Dentcare Delivery Systems, Inc., through its administrator Healthplex, can require proof of the condition or treatment of the teeth or mouth. Such proof may include:

- a complete dental chart showing extractions, fillings or other dental services rendered before the charge was incurred for the claim
- the dentist's or hospital's itemized bills
- X-rays, lab or hospital reports
- casts, molds or study models

TREATMENT PLAN NOTICE

If a dental plan reveals the need for:

- a dental service for which the estimated cost exceeds $250
- orthodontia, or
- fixed bridgework

A notice must be sent to Healthplex within 20 days of such exam. The notice must be on a standard predetermination form, should describe the dental services recommended, and give the estimated cost of providing such services.

Healthplex has the right to require such notice in any other instance that it thinks necessary. If Healthplex makes such a request, the notice must be sent within 20 days after the day the claim is received. No benefits will be paid under this benefit section for a dental service which is not begun within 90 days after a predetermination was sent to Healthplex.

HOW TO FILE YOUR CLAIM

Your group insurance program is designed to help process your claim as quickly as possible. Therefore, your claim will be administered by Healthplex, Inc.

Once dental work has been completed for you or a family member, benefit payment will be paid to you unless you have indicated on the claim form that you wish Healthplex to pay the dentist directly. Your promptness in submitting the required claim form (which should be fully completed by you and your dentist) will result in speedy payment of your claim.

PLEASE FOLLOW THESE STEPS:

1. Your dentist may submit any standard claim for dental services or you may obtain a claim form from your Human Resources Department. A separate claim form must be used for each member of your family.
2. Complete the employee section of the form. Please print legibly or type. A complete and accurate claim form will speed payment.
3. Sign and date the "Authorization to Release Information".
4. If you wish to have your benefits paid directly to the dentist, sign and date the "Authorization to Pay Benefits to Dentist." If you wish payment directly to you, do not sign this portion. Benefits will automatically be assigned to PPO dentists.
5. Bring your claim form with you to the dentist.
6. Ask the dentist to complete and sign the Attending Dentist's Statement.
7. The completed claim form and supporting materials should be sent to:

HEALTHPLEX, INC.
333 EARLE OVINGTON BLVD., SUITE 300
UNIONDALE, NY 11553-3608

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES **

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	Diagnostic		
	Clinical Oral Exam		
120	Periodic	$25.00	No Charge
140	Limited	25.00	No Charge
150	Comprehensive	25.00	No Charge
	Radiographs		
210	Intraoral complete series (including bitewings)	56.00	No Charge
220	Intraoral - single, first film	10.52	No Charge
230	Intraoral - each additional film	10.52	No Charge
240	Intraoral - occlusal, single, first film	19.00	No Charge
250	Extraoral - single, first film	20.00	No Charge
260	Extraoral - each additional film	15.00	No Charge
270	Bitewing - single, first film	10.00	No Charge
272	Bitewing - 2 films	14.00	No Charge
274	Bitewing - 4 films	24.20	No Charge
330	Panoramic-maxilla and mandible, single film	50.00	No Charge
340	Cephalometric Film	50.00	No Charge
	Others		
470	Diagnostic casts	37.00	No Charge
	Preventive		
	Dental Prophylaxis		
1110	Adult	44.00	No Charge
1120	Child	30.00	No Charge
	Fluoride Treatment		
1203	Topical application of fluoride, (without prophylaxis)	31.00	No Charge
	Space Maintainers		
1510	Fixed-unilateral band type	156.00	No Charge
1515	Fixed-bilateral	220.00	No Charge
1520	Removable-unilateral	188.00	No Charge
1525	Removable-bilateral	188.00	No Charge

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	Restorative		
	Amalgam Restorations		
2140	One surface	$30.00	$15.00
2150	2 surfaces	42.00	18.00
2160	3 surfaces	54.00	21.00
2161	4 or more surfaces	54.00	31.00
2951	Pin retained	20.00	5.00
	Composite Restorations		
2330	Composite resin, one surface	27.50	22.50
2331	Composite resin, two surfaces	50.00	20.00
2332	Composite resin, three surfaces	70.00	18.00
2335	Composite resin, (involving incisal angle)	70.00	25.00
	Metallic Restorations		
2410	Gold Foil-one surface	31.55	133.45
2510	Inlay-one surface	135.00	115.00
2520	Inlay-two surfaces	210.00	90.00
2530	Inlay-three surfaces	260.00	100.00
2542	Onlay-two surfaces	210.00	90.00
	Porcelain Restorations		
2610	Inlay-one surface	175.00	45.00
2620	Inlay-two surfaces	175.00	45.00
2630	Inlay-three surfaces	175.00	45.00
	Crowns-Single Restorations Only		
2710	Resin	215.00	No Charge
2720	Resin, high noble metal	250.00	275.00
2740	Porcelain ceramic	240.00	185.00
2750	Porcelain, high noble metal	285.00	310.00
2780	¾ cast, high noble metal	143.73	281.27

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	Restorative		
2790	Full cast, high noble metal	$215.00	310.00
2930	Stainless steel	95.35	14.65
2952	Cast post and core	85.00	80.00
2954	Prefabricated post and core	70.00	35.00
	Other Restorative Services		
2910	Recement inlay	26.00	10.00
2915	Recement post	25.00	5.00
2920	Recement crown	14.72	23.28
	Endodontics		
3110	Direct pulp cap	17.50	7.50
3220	Therapeutic pulpotomy	40.00	25.00
	Root Canal Therapy		
3310	Anterior	240.00	110.00
3320	Bicuspid	290.00	135.00
3330	Molar	320.00	180.00
3410	Apicoectomy, anterior	120.00	90.00
3421	Apicoectomy, bicuspid	120.00	90.00
3425	Apicoectomy, molar	135.00	100.00
3426	Apicoectomy, each additional root	91.77	33.23
3430	Retrograde filling, per root	45.00	10.00
	Periodontics		
4210	Gingivectomy, per quadrant	150.00	30.00
4211	Gingivectomy, 1-3 teeth	22.00	20.50
4260	Osseous surgery, per quad	275.00	185.00
4261	Osseous surgery, 1-3 teeth	100.00	75.00
4263	Bone replacement graft	100.00	75.00
4270	Pedicle soft tissue graft	100.00	30.00
4271	Free soft tissue graft	100.00	175.00
4341	Scaling and root planing, per quad	55.00	35.00
4342	Scaling and root planing, 1-3 teeth	40.00	5.00
4910	Periodontal Maintenance	50.00	22.50

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	<u>Prosthodontics, Removable</u>		
	Complete Dentures		
5110	Complete upper	$356.86	293.14
5120	Complete lower	356.86	293.14
5130	Immediate upper	356.86	318.14
5140	Immediate lower	356.86	318.14
	Partial Dentures		
5211	Partial upper, acrylic base	404.53	45.47
5212	Partial lower, acrylic base	404.53	45.47
5213	Partial upper, cast base	404.53	290.47
5214	Partial lower, cast base	404.53	290.47
5281	Removable unilateral, partial	325.00	190.00
	Adjustments to Dentures		
5410/11	Complete denture	24.54	.46
5421/22	Partial denture	24.54	4.91
	Repairs to Dentures		
5510	Repair broken denture	30.00	35.00
5520	Replace tooth	24.54	30.46
5610	Repair resin denture base	30.00	35.00
5620	Repair cast framework	60.00	40.00
5630	Repair/replace clasp	72.21	17.79
5640	Replace broken tooth on partial	24.54	30.46
5650	Adding tooth to partial	60.29	No Charge
5660	Adding clasp to partial	72.21	17.79
	Denture Duplication and Relining (such service must be rendered one year or more after insertion and is limited to one such service in 2 years)		
5710/11	Rebase complete denture	140.00	110.00
5730/31	Reline complete denture (office)	75.00	60.00

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	Prosthodontics, Removable (Continued)		
5740/41	Relining partial denture (office)	$60.29/80.00	29.71/55.00
5750/51	Relining complete denture (lab)	83.43/105.00	66.57/95.00
5760/61	Relining partial denture (lab)	83.43/83.43	61.57/96.57
5850	Tissue conditioning	29.45	32.55
	Implant Services		
6058	Implant / Abutment supported porcelain/ ceramic crown	215.00	635.00
6059	Abutment supported by porcelain fused to /ceramic high noble metal crown	215.00	785.00
6060	Abutment supported porcelain fused to metal crown	215.00	685.00
6061	Abutment supported by porcelain fused to noble metal crown	215.00	785.00
6065	Implant supported by porcelain/ceramic crown	215.00	985.00
6066	Implant supported porcelain fused to metal crown	215.00	785.00
6067	Implant supported metal crown	215.00	285.00
6068/77	Implant / Abutment Supported	Not Covered	Not Covered
	Prosthodontics, Fixed		
	Bridge Pontics		
6210	Pontic, high noble metal	215.00	310.00
6240	Pontic, porcelain high noble metal	265.00	330.00
6250	Pontic, resin high noble metal	250.00	275.00
	Retainers		
6545	Retainer, cast metal	135.00	90.00
6602	Inlay, 2 surface high noble	175.00	135.00
6603	Inlay, 3 or more surfaces high noble	225.00	145.00
6611	Onlay, 3 or more surfaces high noble	250.00	275.00
	Bridge Crowns		
6720	Plastic, high noble metal	250.00	275.00
6740	Porcelain	240.00	185.00
6750	Porcelain, high noble metal	285.00	310.00
6780	¾ cast, high noble metal	165.00	145.00
6790	Full cast high noble metal	215.00	310.00

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	Prosthodontics, Fixed (Continued)		
	Other Prosthetic Services		
6930	Recement fixed partial denture	$38.00	24.00
6970	Cast post and core	85.00	80.00
6972	Prefabricated post and core	70.00	35.00
	Oral Surgery		
	Extractions		
7111	Coronal remnants – deciduous	44.00	22.00
7140	Erupted tooth or exposed root	44.00	22.00
7210	Surgical extraction, erupted tooth	70.00	40.00
7220	Extraction of tooth, soft tissue impaction	105.00	50.00
7230	Extraction of tooth, partial bony impaction	125.00	63.00
7240	Extraction of tooth, complete bony impaction	155.00	85.00
7250	Surgical removal of residual root	55.00	35.00
7280	Surgical exposure of unerupted tooth	125.00	100.00
7285	Biopsy of hard tissue	70.00	20.00
7286	Biopsy of soft tissue	55.00	20.00
	Alveoloplasty		
7310	In conjunction with extractions, per quad	27.50	34.50
7320	Not in conjunction with extractions, per quad	85.00	40.00
	Surgical Excision		
7450	Removal of odontogenic cyst or tumor, up to 1.25 cm	125.00	55.00
7451	Removal of odontogenic cyst or tumor, over 1.25 cm	210.00	90.00
7471	Removal of exostosis, maxilla or mandible	275.00	105.00
7510	Incision and drainage of abscess, intraoral	48.00	17.00
7960	Frenulectomy, (frenectomy or frenotomy)	135.00	55.00
7970	Excision of hyperplastic tissue, per arch	95.00	125.00

THE REIMBURSEMENT PLAN

SCHEDULE OF DENTAL SERVICES

A.D.A. SERVICE NUMBER	Dental Services	Maximum Amount of Out-of-Network Benefit	In-Network PPO Copayment
	General Services		
9110	Palliative (emergency) treatment of dental pain	20.00	10.00
9220	General anesthesia, first 30 min.	55.00	60.00
9221	General anesthesia, additional 15 min.	Not Covered	55.00
9951	Occlusal adjustment – limited	35.00	20.00
9952	Occlusal adjustment – complete	70.00	80.00

** Where procedures have time limitations, such procedures will be considered "by report" of the attending dentist where extenuating circumstances may exist.

Dentcare Delivery Systems, Inc. through its administrator Healthplex will determine the amount of benefit (if any), for services not shown above. Such amounts will be consistent with the amounts shown.

THE REIMBURSEMENT PLAN

DENTAL SERVICE

Orthodontia (including diagnosis, preventive treatment, orthodontic treatment and orthodontic appliances).

AMOUNT OF BENEFITS

the lesser of:

100% of the dentist's fee, or

100% of the fee schedule

not to exceed the overall maximum dental benefit shown in the Schedule of Benefits on page 7.

SPECIAL PROVISIONS FOR GROUPS TAKEN OVER FROM A PRIOR PLAN

These special provisions apply only to those persons who:

- were insured by a given benefit section of a prior plan, and
- become insured by a similar benefit section of the group policy on the date such section takes effect.

PRIOR PLAN means the County's group insurance plan in effect on the day before a given benefit section of the group policy takes effect.

For services rendered as part of a course of treatment begun before a person becomes insured:

Benefits will be paid up to the lesser of:

- the benefits this plan would pay, or
- the benefits the prior plan would have paid had it stayed in force.

COORDINATION OF BENEFITS

This section will be used to determine a person's benefits under the group policy IF:

- the person is insured for medical/dental care benefits under the group policy and is also covered for these benefits under other plans.

and

- the benefits that would be paid by the group policy, without this section.

COORDINATION OF BENEFITS

PLUS
the benefits that would be paid by the other plans, without a section similar to this section WOULD EXCEED ALLOWED EXPENSES (as defined below).

DEFINITIONS
PLAN means a plan which provides benefits or services for, or by reason of, hospital, surgical, medical or dental care or treatment through:

1. group or blanket coverage, other than blanket school accident coverage, or coverage issued to like groups where the County pays the premium
2. pre-paid plans for:
   - group hospital service
   - group medical service
   - group practice
   - individual practice, and
   - any other such plans for members of a group
3. any plan provided by;
   - labor management trusts
   - unions
   - employer organizations
   - professional organizations, or
   - employees benefit organizations
4. a government program or statute, other than a state medical assistance plan that implements Title XIX of the Social Security Act of 1965 or any law or plan when its benefits are required to exceed those of any private insurance plan or other nongovernmental plan, and
5. medical/dental care benefits coverage in group and individual mandatory automobile "no fault" and traditional mandatory automobile "fault" type contracts.

THIS PLAN means the medical/dental care benefits provided by the group policy.

ALLOWED EXPENSE means an expense which is:

- necessary, reasonable and customary
- incurred while the person (for whom claim is made) is insured, or is entitled to benefits after insurance ends, under the group policy and
- at least partly covered under one of the plans covering such person.

When a plan provides a benefit as a service rather than a cash payment, the reasonable cash value of the service will be considered to be both an allowed expense and a benefit paid.

THE REIMBURSEMENT PLAN
COORDINATION OF BENEFITS

EFFECT ON BENEFITS UNDER THIS PLAN
When this section is used, the rules listed below will determine the amount of benefit each plan will pay. All benefits will be determined on a calendar year basis.

These rules may require this plan to pay its benefits first. If so, this plan will pay its full benefits without taking into account other plan benefits.

These rules may require one or more of the other plans to pay their benefits before this plan. If so, this plan will reduce its benefits so that in any calendar year, the sum of all benefits to be paid to a person (by this and all other plans) equals the allowed expenses for that year.

Benefits to be paid under other plans include benefits that would be paid if proper claim is made for such benefits.

Rules to determine which plan pays first
A plan, or part of one, that does not have a section similar to this section will pay its benefits before a plan that has such a section, unless otherwise required by law.

In all other cases, the plan that will pay its benefits first will be:

1. the plan which covers the person as an employee rather than as a retiree.
2. if 1 does not apply, the plan which covers the person as an employee or retiree rather than as a dependent.
3. if 1 and 2 do not apply, the plan which covers the person as a dependent of the parent whose month and date of birth occurs earlier in the year.

   However, a child's parents may be divorced or separated. If so, the plan to pay its benefits first will be the plan which covers the child as a dependent of the parent with custody rather than as a dependent of the parent without custody.

   If the parent with custody remarries:

   - the plan which covers the child as a dependent of a parent with custody will pay its benefits first
   - the plan which covers the child as a dependent of a stepparent will pay its benefits next, and
   - the plan which covers the child as a dependent of a parent without custody will pay its benefits last.

A court decree may require the parent without custody to be financially responsible for the child's health care. If so, the plan to pay its benefits first will be the plan which covers the child as a dependent of the parent with such responsibility rather than as a dependent of any other person.

EFFECT ON BENEFITS UNDER THIS PLAN (Continued)

4. if 1, 2 and 3 do not apply, the plan which has covered the person for the
   longer time rather than for the shorter time.

If the benefits of this plan are reduced due to these rules, such reduction will affect the major medical benefits first, if any. If the other medical/dental care benefits must also be reduced, this will be done in proportion. Any benefits paid by this plan on a reduced basis will be charged against the benefit limits of this plan.

Right To Receive And Release Necessary Information

For this section to work, Dentcare Delivery Systems, Inc. and/or Healthplex, Inc. must exchange information with other plans. To do so, Dentcare Delivery Systems, Inc. and/or Healthplex, Inc. may give to or get from any source all such information it thinks necessary. This will be done without the consent of or notice to any person. Any person claiming benefits under this plan must give to Healthplex, Inc. (administrator) the information it requires.

FACILITY OF PAYMENT

Another plan may pay a benefit that should be paid by Dentcare Delivery Systems, Inc. by the terms of this section. If this happens, Dentcare Delivery Systems, Inc. may pay to such payor the amount required for it to satisfy the intent of this section. This will be done at the discretion of Dentcare Delivery Systems, Inc.. Any amount so paid will be considered a benefit paid under this plan. Dentcare Delivery Systems, Inc. will not be liable for such payment after it is made.

RIGHT TO RECOVER OVERPAYMENTS

Dentcare Delivery Systems, Inc. may pay benefits in excess of those required by this section. If this happens, Dentcare Delivery Systems, Inc. has the right to recover such excess from:

- any person to or for whom such payments were made
- any other insurer, or
- any other organization.

As Policyholder, the County of Nassau offers enrollees a managed care dental plan from Dentcare Delivery Systems, Inc. The following provisions apply:

THE REIMBURSEMENT PLAN

EFFECT OF INTERACTION WITH THE COMPREHENSIVE PLAN (MANAGED CARE)

IF YOU ELECT THE DENTCARE COMPREHENSIVE OPTION, insurance provided under the Reimbursement policy for you and your dependents will end on the date you enroll in the Comprehensive Plan and are covered by that policy.

When you become a Comprehensive Plan enrollee, the Benefits After Insurance Ends provisions of the Reimbursement group policy will not apply to you and your dependents.

IF YOU ELECT THE REIMBURSEMENT PLAN

Date Transfer To Such Insurance Takes Effect

If you are a Comprehensive Plan enrollee you may transfer to such insurance by written request. If you elect to do so, any dependents who are Comprehensive Plan members must also be included in such request. The date you and your dependents are to be insured depends on when and why the transfer request is made.

Request Made During An Open Enrollment Period

Dentcare Delivery Systems and the County will agree when this period, which will occur annually, will be. If you request insurance during this period, you and your dependents will be insured on the date such period ends.

Request Made Because

- Dentcare ends its operations
- you move outside Dentcare's participating providers' service area

If you request insurance because membership ends for these reasons, the date you and your dependents are to be insured depends on the date the request is made.

If it is made:

- on or before the date membership ends, you will be insured on the date such membership ends
- the date membership ends, you will be insured on the date the request is made.

THE REIMBURSEMENT PLAN

EFFECT OF INTERACTION WITH THE COMPREHENSIVE PLAN (MANAGED CARE)

Other Provisions Affected By a Transfer

If a person makes a transfer, the following provisions, if required by the group policy for such insurance, will not apply on the transfer date:

- any actively at work requirement
- any waiting period, or
- course of treatment exclusion.

Charges not covered
Charges incurred before a person becomes insured will not be considered covered charges.

Maximum benefit
The total amount of benefits to be paid for each person will be any maximum benefit specified in the group policy, regardless of any interruption in such person's insurance under the group policy.

THE COMPREHENSIVE PLAN

Under the Comprehensive Plan, members of the group select a dentist from Dentcare's panel of managed care participating dentists. The dentist provides all necessary care referring to a wide range of specialists should it become necessary. It is important to note that under this option, care provided by a non-participating dentist is NOT covered unless arranged for by Dentcare.

For those employees selecting the Comprehensive Plan, general dental care is only available from the participating managed care dentists. All family members must select the same general dentist. If children prefer to be treated by pediatric dentists, the employee and his/her family may best be served by the Reimbursement Plan which allows coverage at any dental office.

The Participating Dentist:
The dentists participating in this program are selected from private neighborhood practices and must meet rigid criteria to be chosen as a member of the dental panel. In order to be selected, a dentist must not only meet professional standards as set forth by the American Dental Association, but must also provide an adequate and qualified staff, a comfortable hygienic environment and modern equipment.

In addition, the participating dentists are credentialed by Healthplex, a Credentials Verification Organization, to ensure that they are properly licensed and qualified to provide dental care. Any dentist who does not meet the high standards of this program is subject to removal from the panel.

Advantages and Special Features

- For most dental services including x-rays, cleanings, fillings, root canals, periodontal care, extractions and prosthetics, there is no charge to the patient. For services that are excluded or limited by the plan, or for services that are upgraded, there may be pre-determined charges.
- 24 Hour Hotline to assist you in obtaining care at night or on the weekend.
- Referrals to participating endodontists, oral surgeons, periodontists and orthodontists, if necessary, are handled by your participating managed care general dentist, at no additional charge to you.
- NO CLAIM FORMS TO COMPLETE.

THE COMPREHENSIVE PLAN

Please note that under this option, only care provided by your participating managed care dentist is covered. Services rendered by any other dentist will not be covered unless arranged for by your plan dentist.

For emergency services, a maximum of two visits per calendar year per insured are covered for services rendered by a participating dentist. If you currently are undergoing treatment or have had regular checkups, however, there is no limitation.

If the emergency is out-of-area or you are unable to obtain the services of your plan dentist, you will be reimbursed up to a maximum of $25 per family member per calendar year upon presentation of a bill for emergency care rendered by a non-participating dentist.

EMERGENCY SERVICE

24 HOUR REFERRAL

In the event you are unable to reach your own participating dentist - a 24 Hour Emergency telephone number is provided to obtain immediate care from another plan dentist:

800-468-0600

THE COMPREHENSIVE PLAN

These are the most you will have to pay to your Participating Dentist for the services listed.

Deductible	**None**
Maximum Benefits Payable Per Calendar Year	**Unlimited**

Diagnostic and Preventive Services	**Charge to the Patient**
Oral Exam Full Mouth X-Rays Bitewing Series Single Films Cleaning of Teeth Fluoride Treatment Emergency Treatment	NO CHARGE
Restorative	
Silver Amalgam, One Surface Silver Amalgam, Two Surfaces Silver Amalgam, Three Surfaces or More Composite Filling, One Surface Composite Filling, Two Surfaces Composite Filling, Three Surfaces or More	NO CHARGE
Oral Surgery	
Routine Extraction Surgical Extraction Soft Tissue Impaction Full Bony Impaction Alveolectomy, Per Quad General Anesthesia for Surgical Extractions	NO CHARGE
Root Canal Therapy	
Pulp Capping, Direct Root Canal Therapy, Anterior Root Canal Therapy, Bicuspid Root Canal Therapy, Molar	NO CHARGE

THE COMPREHENSIVE PLAN

Periodontics	Charge to Patient
Scaling of Teeth, Full Mouth Gingivectomy, Per Quad Osseous Surgery, Per Quad	NO CHARGE

Prosthetics - Crowns	
Acrylic with Metal Crown Porcelain Crown Porcelain with Metal Crown Stainless Steel Crown Cast Post Recementation, Per Crown Acrylic with Metal Crown / Pontic Porcelain with Metal Crown / Pontic Recementation, Bridge	NO CHARGE

Prosthetics - Removable	
Full Upper Denture, Including Adjustments Full Lower Denture, Including Adjustments Partial Upper Denture, Cast Chrome Base Partial Lower Denture, Cast Chrome Base Partial Unilateral Denture, Cast Chrome Base	NO CHARGE

Prosthetics - Repairs	
Denture Adjustments Complete Broken Body of Denture Replacement of Broken/Missing Teeth	NO CHARGE

Orthodontia (24 months of care) NO CHARGE

DUAL CHOICE DENTAL PLAN

EXCLUSIONS AND LIMITATIONS

Benefits shall not be provided for:

(a) Services rendered for injuries or conditions which are compensable under Worker's Compensation or Employer's Liability Laws; services which are provided by any Federal or State or local government agency, or are provided without cost to the Covered Person, by any municipality, County or other political subdivision or community agency.

(b) Services rendered or items furnished for any conditions, disease, ailment or injury occurring while the Covered Person is on active duty during military service, or for services or items provided under the laws of the United States of America, or of any state of the United States, or of any foreign country, or of any political subdivision of any of the foregoing.

(c) Surgical procedures to correct congenital or developmental malformations, and procedures, appliances or restorations for cosmetic purposes or to increase vertical dimension, treat temporomandibular joint dysfunction, restore occlusion or restore tooth structure lost by attrition.

(d) Dental services rendered prior to the date the person became eligible for such services under this plan, or after the date on which coverage ends.

(e) Analgesics (such as nitrous oxide) or other euphoric or prescription drugs.

(f) Periodontal splinting and/or crown and bridgework used in conjunction with periodontal splinting, including multiple abutments.

(g) Procedures primarily for the purpose of plaque control (except prophylaxis), oral hygiene or dietary instructions.

(h) Sealants and bases, implants, cosmetic bonding, or procedures of an experimental nature. Crowns on implants are not covered (Managed Care Plan).

(i) General anesthesia, except when rendered in conjunction with covered oral surgery by a licensed practitioner other than the treating dentist.

(j) Replacement of lost or stolen appliances.

(k) All other services not specifically included in this contract.

Dual Choice Dental Plan

Exclusions and Limitations

(l) Any services or items which are determined by the plan's Dental Director not to be a necessary service or item in connection with the condition, disease or injury for which the Covered Person is being treated.

(m) Services or items rendered by a family member, or treatment covered or provided under terms of a benefit plan issued by another insurance company, benefit plan or dental facility.

(n) Broken appointments. For appointments not canceled 24 hours in advance, there is a $30.00 charge to the member (Managed Care Plan).

(o) Services, procedures, or appliances necessary to treat missing teeth, which teeth are already missing on the Effective Date of this Contract, provided, however, that if a Covered Person is eligible for full dentures hereunder, such eligibility shall not be affected by the fact that any tooth or teeth were missing prior to the Effective Date.

(p) Any service not rendered by a participating general dentist, unless a referral is made and authorized by the company to a participating specialist. Patients who are unmanageable by the general dentist, or who desire to be treated under general anesthesia, have no coverage under the plan (Managed Care Plan).

2. Coverage is subject to the following limitations:

(a) Diagnostic and palliative

(i) Examinations will be provided only once in a six (6) month period. Complete mouth radiograph series will be provided only once in a five (5) year period, unless special need is shown. Supplementary bitewing radiographs are provided upon request, but no more than once every six (6) months.

(ii) Palliative treatment is not covered when rendered on the same day as other treatment.

(b) Preventive and periodontal

(i) Prophylaxis and scalings will be provided only once in any six (6) month period.

(ii) Topical application of fluoride will be provided to cover Dependents with a primary or mixed dentition.

(c) Restorative and Prosthetic

(i) Benefits are allowed for one restoration per tooth, regardless of the number of restoration combinations actually placed.

(ii) Reconstruction: Replacement of inlays, onlays, crowns and bridges will be made only after five (5) years have elapsed following insertion under this or any other prior program.

(iii) Replacement will be made of an existing denture only if it is unsatisfactory and cannot be made satisfactory. Services which are necessary to make such appliances satisfactory will be provided in accordance with the Contract. Prosthodontic appliances including abutment crowns will be replaced only after five (5) years have elapsed following any prior provision of such appliances under any prior dental plan.

(iv) If, in the provision of Prosthodontic Services, the Covered Person and the Dentist decide on personalized restorations or employ specialized techniques as opposed to standard procedures, the plan will cover only the standard procedure and the Covered Person is responsible for any difference in cost.

(d) In the event that there are alternate methods of treating a condition (e.g., varying techniques, substances and appliances) which methods carry different fees, any other provisions of the Contract notwithstanding, the plan shall cover the procedure with the lesser fee, unless a method carrying the greater fee is the only adequate treatment. In the event the Covered Person elects treatment beyond that determined to be adequate by the Plan, he shall remain responsible for that portion of the Dentist's fee not paid by the plan. Typical limitations in this category are fixed bridges (when partial denture can be used to replace more than one missing tooth in an arch), and single crowns (when the tooth can be restored with an amalgam or composite restoration).

(e) In the event that a Covered Person transfers from the care of one Dentist to that of another Dentist during a course of treatment, or if more than one Dentist renders services for the same dental procedure, the Plan shall not be liable for more than the amount it would have been liable for had but one Dentist rendered all the services during each course of treatment, nor shall the Plan be liable for duplication of services rendered.

Exclusions and Limitations

(f) Orthodontics

(i) Coverage is for dependent children only (Managed Care Plan) and must be preauthorized by the company. Only those cases involving Class II or Class III malocclusions will be considered for coverage. Such cases must have either a unilateral crossbite, an overjet in excess of 4 mm, or an overbite that impinges on the palatal gingival. Coverage is limited to twenty-four (24) months of treatment.

3. In cases of Dental Emergency, Dentcare will reimburse a Member a maximum per contract year of $25.00 for services rendered by a General Dentist upon a presentation of bills. This benefit will only be paid if the patient is unable to obtain care from a plan dentist or is out of the service area (Managed Care Plan).

Plan administered by:

The Reimbursement Option

&

The Comprehensive Plan is underwritten by

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