



**VANTAGE**

**CARE**

INDIVIDUAL, FAMILY, SENIOR &  
SELF EMPLOYED DENTAL PLAN

A division of Total Dental Administrators of Utah, Inc. (TDAUT),  
domiciled in Utah, using the DHMO Plan Network.



Dental · Life · Disability · Vision

# Welcome to Vantage Care

## Quality Dental Insurance, Redefined.

### PLEASE RETAIN THIS BOOKLET FOR LIST OF COVERED SERVICES, ENROLLMENT INFORMATION AND HOW TO FIND A PROVIDER.

Vantage Care DHMO Plan is a comprehensive, total care individual dental program marketed, managed and administered by Total Dental Administrators of Utah, Inc. (TDAUT) domiciled in Utah. Its affiliated company, Total Dental Administrators, Inc. (TDA) has contracted with established private practicing dentists to provide you convenient, affordable and quality dental care.

### HOW THE PLAN WORKS

| VANTAGE CARE COVERAGE INCLUDES: | VANTAGE CARE ADVANTAGES                |
|---------------------------------|--|
| Diagnostic                      | No Deductibles                         |
| Preventive                      | No Claim Forms                         |
| Restorative                     | No Annual or Lifetime Benefit Maximums |
| Endodontics                     | No Industry Exclusions                 |
| Periodontics                    | Covers Pre-existing Conditions         |
| Prosthodontics                  | Covers Orthodontics (Braces)           |
| Oral Surgery                    | Local Service                          |
| TMJ                             |  |
| Orthodontics                    |  |
| Cosmetic                        |  |

Refer to the enclosed Schedule of Benefits and Copayments for a detailed listing of covered procedures.

### HOW TO ENROLL

1. Complete the enrollment form. Include information about your spouse and/or child(ren) if you are applying for dependent coverage.
2. Select the general dental office you and your dependents wish to use from the Participating Provider Directory located on our website. Each participating dental office listed in the directory has a dental office code number listed to the left of the dental office. Be sure to use the code number to identify your selection on the enrollment form. You may find a list of DHMO providers at TDA dental.com.
3. Premium payment is made by check, credit/debit card automated monthly. Afterwards, plan reverts to a month-to-month plan unless cancelled in writing by policy holder. Cut off dates for changes, updates or terminations need to be into TDA by the 18<sup>th</sup> of the month to be effective for the first of the following month.

### UNDERSTANDING YOUR PLAN

Your general dentist and this booklet are the keys to your plan. You pay a pre-negotiated price for services provided by your general dentist. This is not a discount plan. There is no cost for preventative cleanings, x-rays and exams, and set copayments for other covered services. Some major services may require laboratory work which will be an additional variable cost to the fixed copayments. The plan does not cover services from out-of-network dentists, except for emergency care. Be sure to review your plan booklet for important plan information such as covered procedures.

### DENTAL PLAN INFORMATION

This plan booklet explains the benefits, limitations, exclusions, provisions and conditions of your coverage through the policy you have with TDAUT. The policy is the document which specifies any rights to benefits you may have. If the explanations in this plan booklet can be interpreted differently from the provisions of the policy, the policy shall always prevail. You may examine the policy by contacting TDAUT at: 6985 Union Park Center #675 Salt Lake City, UT 84047, toll-free 1 (800) 880-3536.

Please read this document with care so that you will have a full understanding of the plan and what it could mean to you and your family. This document is void and of no effect if you are not entitled to or have ceased to be entitled to the dental coverage.

**\*\*Notice to Buyer:** This policy provides dental coverage only. Review your policy carefully.

## I. ELIGIBILITY

- A. You are eligible if you are an individual, family, senior or self-employed.
- B. Eligible dependents include your spouse and your child(ren) through the last day of the month in which they turn age 26; Newborn and adopted children are covered from the first day of the month following birth or date of placement; Children for whom a court order of support applies.
- C. The date of eligibility is determined by you. Newborn children are covered the first day of the month following the date of birth and legally adopted children, foster children, and stepchildren are covered the first day of the month following placement, as long as TDAUT is notified within thirty (30) days and any prepayment fee is paid within that period.
- D. Dependents of an enrollee who are in active military service are not eligible for coverage under the plan.

The eligibility of all covered persons, for the purpose of receiving benefits under the plan, shall, at all times, be contingent upon the applicable monthly premium payment.

For more information please contact us at:

**Total Dental Administrators of Utah, Inc.**  
 6985 Union Park Center #675  
 Salt Lake City, UT 84047  
 www.TDA dental.com

Local: (801) 268-9740    Toll Free: 1 (800) 880-3536

| <b>VANTAGE CARE PLAN SAMPLE COST COMPARISON</b>   |   |                                    |                        |
|---|---|------------------------------------|------------------------|
| <b>ADA Code</b>   | <b>PROCEDURE</b>                        | <b>VANTAGE CARE PLAN COPAYMENT</b> | <b>PERCENT SAVINGS</b> |
| <b>PREVENTIVE/DIAGNOSTIC</b>  |   |                                    |                        |
| D0274   | Bitewing x-ray 4 films (2 every 12 mo.) | \$5                                | 92%                    |
| D0150   | Initial oral exam                       | \$5                                | 94%                    |
| D1110   | Adult - Prophylaxis (cleaning)          | \$10                               | 97%                    |
| D9430   | Office Visit                            | \$0                                | 100%                   |
| <b>RESTORATIVE</b>  |   |                                    |                        |
| D2140   | Amalgam - one surface                   | \$32                               | 78%                    |
| D2150   | Amalgam - two surfaces                  | \$43                               | 77%                    |
| D2330   | Resin - one surface                     | \$44                               | 73%                    |
| D2331   | Resin - two surfaces                    | \$53                               | 72%                    |
| <b>CROWN &amp; BRIDGE</b>   |   |                                    |                        |
| D2750   | Crown porcelain, high noble metal       | \$340*                             | 68%                    |
| D2950   | Crown buildup, including any pins       | \$78                               | 70%                    |
| <b>ENDODONTICS</b>  |   |                                    |                        |
| D3310   | Root canal therapy - anterior           | \$260                              | 68%                    |
| D3330   | Root canal therapy - molar              | \$495                              | 63%                    |
| <b>ORAL SURGERY</b>   |   |                                    |                        |
| D7140   | Extraction, erupted tooth exposed roots | \$45                               | 71%                    |
| D7220   | Soft tissue impaction                   | \$95                               | 73%                    |
| <b>PROSTHETICS</b>  |   |                                    |                        |
| D5110   | Complete denture - maxillary            | \$375*                             | 79%                    |
| D5212   | Partial denture - mandibular            | \$375*                             | 75%                    |
| <b>PERIODONTICS</b>   |   |                                    |                        |
| D4260   | Osseous surgery/quad                    | \$390                              | 57%                    |
| *Listed percentage savings reflects copayment and does not include the lab fee. Lab fee may vary; please ask your provider for details. |   |                                    |                        |

**VANTAGE CARE**  
**III. SCHEDULE OF BENEFITS AND COPAYMENTS**

| ADA CODE           | Procedure Description   | Copayment |
|--------------------|---|-----------|
| <b>Diagnostic</b>  |   |           |
| D0120              | Periodic oral evaluation (2 every 12 months)                          | \$5       |
| D0120              | Periodic oral evaluation (additional)                                 | \$16      |
| D0140              | Limited oral evaluation (problem focused)                             | \$25      |
| D0145              | Oral exam for patient under 3 years of age                            | \$5       |
| D0150              | Comprehensive oral exam (2 every 12 months)                           | \$5       |
| D0150              | Comprehensive oral exam (additional)                                  | \$21      |
| D0180              | Comprehensive periodontal evaluation (2 every 12 months)              | \$15      |
| D0210              | Intraoral - complete including bitewing x-ray (1 every 5 year period) | \$10      |
| D0220              | Single periapical x-ray   | N/C       |
| D0230              | Periapical x-ray: each additional x-ray                               | N/C       |
| D0270              | Bitewing x-ray: single & 2 films (2 every 12 months)                  | N/C       |
| D0272              | Bitewing x-rays 2 films   | \$5       |
| D0273              | Bitewing x-rays 3 films (2 every 12 months)                           | \$5       |
| D0274              | Bitewing x-rays 4 films (2 every 12 months)                           | \$5       |
| D0274              | Bitewing x-rays 4 films (additional)                                  | \$5       |
| D0277              | Vertical bitewing x-rays (2 every 12 months)                          | \$10      |
| D0330              | Panoramic film incl. bitewing x-rays (1 every 5 years)                | \$10      |
| D0470              | Diagnostic casts  | N/C       |
| D9310              | Consultation  | N/C       |
| D9430              | Office visit  | N/C       |
| <b>Preventive</b>  |   |           |
| D1110              | Prophylaxis adult (2 every 12 months)                                 | \$10      |
| D1110              | Prophylaxis adult (additional)  | \$41      |
| D1120              | Prophylaxis child (2 every 12 months)                                 | \$10      |
| D1120              | Prophylaxis child (additional)  | \$29      |
| D1206              | Fluoride treatment (once in 12 month period to age 15)                | N/C       |
| D1310              | Dietary planning  | N/C       |
| D1330              | Preventative dental education, home care                              | N/C       |
| D1351              | Sealant per tooth   | \$14      |
| D1510              | Space maintainer - fixed unilateral                                   | \$98      |
| D1515              | Space maintainer- fixed bilateral                                     | \$155     |
| D1520              | Space maintainer - removable unilateral                               | \$98      |
| D1525              | Space maintainer - removable bilateral                                | \$155     |
| D1550              | Recement space maintainer   | \$20      |
| <b>Restorative</b> |   |           |
| D2140              | Amalgam - 1 surface, permanent  | \$32      |

**ADA CODE Procedure Description**

**Copayment**

|   |   |                |
|---|---|----------------|
| D2150   | Amalgam - 2 surfaces, primary or permanent                          | \$43           |
| D2160   | Amalgam - 3 surfaces, primary or permanent                          | \$54           |
| D2161   | Amalgam - 4 or more surfaces, primary or permanent                  | \$65           |
| D2330   | Resin - 1 surface anterior  | \$44           |
| D2331   | Resin - 2 surfaces anterior   | \$53           |
| D2332   | Resin - 3 surfaces anterior   | \$67           |
| D2335   | Resin - 4 or more surfaces anterior                                 | \$74           |
| D2391   | Resin - 1 surface posterior   | \$56           |
| D2392   | Resin - 2 surface posterior   | \$78           |
| D2393   | Resin - 3 surface posterior   | \$93           |
| D2394   | Resin - 4 or more surfaces posterior                                | \$110          |
| D2510-30  | Inlay metallic 1-4 surfaces   | 20% Discount   |
| D2542-44  | Onlay metallic 2-4 or more surfaces                                 | 20% Discount   |
| D2710   | Acrylic (plastic) crown - lab processed                             | \$135 Plus Lab |
| D2720-22  | Acrylic with metal crown  | \$340 Plus Lab |
| D2740   | Crown - Porcelain/ceramin   | \$340 Plus Lab |
| D2750   | Crown - Porcelain fused to high noble metal                         | \$340 Plus Lab |
| D2751   | Crown - Porcelain fused with predominantly base metal               | \$340 Plus Lab |
| D2752   | Crown - Porcelain fused to noble metal                              | \$340 Plus Lab |
| D2780-82  | 3/4 metal crown   | \$290 Plus Lab |
| D2783   | 3/4 ceramic crown   | \$290 Plus Lab |
| D2790   | Crown - full cast high noble metal                                  | \$340 Plus Lab |
| D2791   | Crown - full cast predominantly base metal                          | \$340 Plus Lab |
| D2792   | Crown - full cast noble metal                                       | \$340 Plus Lab |
| D2910-20  | Rececent crown, inlay, facing only                                  | \$20           |
| D2930   | Stainless steel crown primary tooth                                 | \$75           |
| D2932   | Prefabricated resin crown   | \$75           |
| D2933   | Prefabricated stainless steel crown with resin window               | \$110          |
| D2934   | Prefabricated esthetic coated stainless steel crown - primary tooth | \$110          |
| D2940   | Sedative filling  | \$24           |
| D2950   | Crown buildup, including any pins                                   | \$78           |
| D2951   | Pin retention per tooth   | \$12           |
| D2952   | Cast post and core  | \$85 Plus Lab  |
| D2954   | Prefabricated post and core   | \$80           |
| D2960   | Labial veneer laminate - chairside                                  | \$250          |
| D2980   | Temporary crown (fractured tooth)                                   | \$100 Plus Lab |
| <b>Endodontics**</b>  |   |                |
| <i>Treatment from a plan specialist MUST be pre-approved by the plan PRIOR to any services rendered</i> |   |                |
| D3110   | Pulp capping/direct   | \$20           |
| D3120   | Pulp capping/indirect   | \$20           |
| D3220   | Therapeutic pulpotomy   | \$45           |

**ADA CODE Procedure Description**

**Copayment**

|   |  |                |
|---|--|----------------|
| D3310   | Root canal therapy - anterior  | \$260          |
| D3320   | Endodontic therapy, premolar tooth (excluding final restoration)   | \$360          |
| D3330   | Endodontic therapy, molar tooth (excluding final restoration)  | \$495          |
| D3346-48  | Retreat previous RCT (anterior, premolar, molar)   | 20% Discount   |
| D3351-53  | Apexification/Recalcification (Initial, interim, final)  | 20% Discount   |
| D3410   | Apicoectomy per tooth (anterior only)  | 20% Discount   |
| D3421   | Apicoectomy per tooth (bicuspid)   | 20% Discount   |
| D3425   | Apicoectomy per tooth (molar)  | 20% Discount   |
| D3426   | Apicoectomy per tooth (each additional)  | 20% Discount   |
| D3430   | Retro fill per tooth   | \$85           |
| D3450   | Root amputation  | \$95           |
| D3920   | Hemisection  | \$125          |
| <b>Periodontics**</b>   |  |                |
| <i>Treatment from a plan specialist MUST be pre-approved by the plan PRIOR to any services rendered</i> |  |                |
| D4210   | Gingivectomy or gingivoplasty/quad   | \$200          |
| D4211   | Gingivectomy or gingivoplasty/tooth  | \$60           |
| D4240   | Gingival flap procedure inc. rt. planning 4+ teeth   | \$250          |
| D4241   | Gingival flap procedure inc. rt. planning 1-3 teeth  | \$150          |
| D4260   | Osseous surg/quad (flap entry & closure) 4+ teeth  | \$390          |
| D4261   | Osseous surg/tooth (flap entry & closure) 1-3 teeth  | \$275          |
| D4320   | Provisional splinting - intracoronal   | \$100          |
| D4321   | Provisional splinting - extracoronal   | \$100          |
| D4341   | Periodontal scaling & root planing/quad 4+ teeth   | \$98           |
| D4342   | Periodontal scaling & root planing/tooth 1-3 teeth   | \$70           |
| D4355   | Full mouth debrdment to enable comprehensive evaluation and diagnosis sub visit                                | \$65           |
| D4381   | Localized delivery of antimicrobial agents   | \$35           |
| D4910   | Periodontal maintenance following active therapy   | \$60           |
| <b>Removable Prosthodontics</b>   |  |                |
| D5110-40  | Complete upper dentures (3 adj w/in 60 days)   | \$375 Plus Lab |
| D5211/12  | Upper or lower partial - resin base  | \$375 Plus Lab |
| D5213/14  | Upper or lower partial - cast metal base with resin saddles (including any conventional clasps, rests & teeth) | \$375 Plus Lab |
| D5281   | Removable unilateral partial denture   | \$275 Plus Lab |
| D5410-22  | Denture adjustment (upper, lower, complete or partial)   | \$35 Plus Lab  |
| D5511   | Repair broken complete denture base, mandibular  | \$30 Plus Lab  |
| D5512   | Repair broken complete denture base, maxillary   | \$30 Plus Lab  |
| D5520   | Repair broken complete denture base  | \$30 Plus Lab  |
| D5611   | Repair resin denture base, mandibular  | \$30 Plus Lab  |
| D5612   | Repair resin denture base, maxillary   | \$30 Plus Lab  |
| D5621   | Repair cast framework, mandibular  | \$30 Plus Lab  |
| D5622   | Repair cast framework, maxillary   | \$30 Plus Lab  |
| D5630   | Repair or replace broken clasp   | \$35 Plus Lab  |

**ADA CODE Procedure Description**

**Copayment**

|   |  |                |
|---|--|----------------|
| D5640   | Replace broken teeth (per tooth)                       | \$30 Plus Lab  |
| D5650   | Add tooth to existing partial denture                  | \$35 Plus Lab  |
| D5660   | Add clasp to existing partial denture                  | \$35 Plus Lab  |
| D5670/71  | Replace all teeth and acrylic - cast metal             | 20% Discount   |
| D5710-21  | Rebase (upper, lower, complete or partial)             | \$50 Plus Lab  |
| D5730-41  | Reline chairside (upper, lower, complete or partial)   | \$70 Plus Lab  |
| D5750-61  | Reline lab (upper, lower, complete or partial)         | \$50           |
| D5850   | Tissue reconditioning per denture                      | \$40           |
| <b>Fixed Prosthodontics</b>   |  |                |
| D6010-96  | Implant procedures                                     | 20% Discount   |
| D6100-99  | Implant procedures continued                           | 20% Discount   |
| D6210-12  | Pontic - cast high noble metal                         | \$275 Plus Lab |
| D6240-42  | Pontic - porcelain fused to high noble metal           | \$275 Plus Lab |
| D6245   | Porcelain ceramic pontic                               | \$275 Plus Lab |
| D6250-52  | Pontic - resin with high noble metal                   | \$275 Plus Lab |
| D6720-22  | Retainer crown resin with high noble metal             | \$300 Plus Lab |
| D6740   | Porcelain ceramic crown retainer                       | \$300 Plus Lab |
| D6750-52  | Retainer crown - porcelain fused with high noble metal | \$300 Plus Lab |
| D6780-83  | Retainer crown - 3/4 cast with high noble metal        | \$300 Plus Lab |
| D6790-92  | Retainer crown - full cast high noble metal            | \$300 Plus Lab |
| D6920   | Connector bar  | \$55 Plus Lab  |
| D6930   | Recement bridge - per cemented unit                    | \$35 Plus Lab  |
| D6940   | Stress breaker, simple                                 | \$40 Plus Lab  |
| D6950   | Precision attachment                                   | \$150 Plus Lab |
| D6980   | Bridge repair  | \$25 Plus Lab  |
| <b>Oral Surgery**</b>   |  |                |
| <i>Treatment from a plan specialist MUST be pre-approved by the plan PRIOR to any services rendered</i> |  |                |
| D7111   | Extraction, coronal remnants - primary tooth           | \$35           |
| D7140   | Extraction, erupted tooth or exposed roots             | \$45           |
| D7210   | Surgical extraction                                    | \$90           |
| D7220   | Soft tissue impaction                                  | \$95           |
| D7230   | Partial bony impaction                                 | \$135          |
| D7240   | Complete bony impaction                                | \$150          |
| D7250   | Surgical root recovery                                 | \$70           |
| D7270   | Tooth reimplantation & stabilization                   | \$125          |
| D7280   | Surgical exposure of impacted tooth                    | \$160          |
| D7286   | Biopsy of oral tissue - soft                           | \$35 Plus Lab  |
| D7310   | Alveoloplasty/quad with extraction 1 to 3 teeth        | \$80           |
| D7311   | Alveoloplasty/quad with extraction 4 or more teeth     | \$45           |
| D7320   | Alveoloplasty/quad without extraction 1 to 3 teeth     | \$200          |
| D7321   | Alveoloplasty/quad without extraction 4 or more teeth  | \$125          |

**ADA CODE Procedure Description**

**Copayment**

|  |   |                 |
|--|---|-----------------|
| D7471  | Removal of exostosis - maxilla or mandible                                    | \$365           |
| D7510  | Intra - oral I & D or abscess   | \$65            |
| D7960  | Frenectomy  | \$140           |
| <b>Orthodontics</b>                              |   |                 |
| D8010-40   | Limited ortho treatment (primary dentition)                                   | 25% Discount    |
| D8030  | Limited ortho treatment (adolescent dentition)                                | 25% Discount    |
| D8040  | Limited ortho treatment (adult dentition)                                     | 25% Discount    |
| D8050/60   | Interceptive ortho treatment (primary, transitional dentition)                | 25% Discount    |
| D8070-90   | Comprehensive ortho treatment (transitional dentition)                        | 25% Discount    |
| D8210  | Removable appliance therapy   | 25% Discount    |
| D8220  | Fixed appliance therapy   | 25% Discount    |
| D8660  | Pre-ortho treatment visit   | 25% Discount    |
| D8670  | Periodic orthodontic TX visit   | 25% Discount    |
| D8680  | Orthodontic retention - removal of appliance, construct and place retainer(s) | 25% Discount    |
| D8690  | Orthodontic TX (alter bill contract)  | 25% Discount    |
| D8691  | Repair of orthodontic appliance   | 25% Discount    |
| D8692  | Replacement of lost or broken retainer  | 25% Discount    |
| D8693  | Rebonding/recementing; and/or repair as required of fixed retainers           | 25% Discount    |
| D8999  | Unspecified orthodontic procedure   | 25% Discount    |
| <b>Temporomandibular Joint Dysfunction (TMJ)</b> |   |                 |
|  | TMJ Treatment   | 15-25% Discount |
| <b>Other Services</b>                            |   |                 |
| D9110  | Emergency palliative treatment  | \$35            |
| D9210  | Local anesthetic  | N/C             |
| D9222  | Deep sedation/ general anesthesia - first 15 minutes                          | \$110           |
| D9223  | Deep sedation/general anesthesia - each additional 15 minute increment        | \$110           |
| D9230  | Analgesia/Nitrous oxide   | \$30            |
| D9310  | Consultation  | N/C             |
| D9440  | Office visit (after regular scheduled hours)                                  | \$35            |
| D9940  | Nightguard - occlusal guard (limited to 1 in a 12 month period)               | \$160 Plus Lab  |
| D9951  | Occlusal adjustment - limited per visit                                       | \$25            |
| D9952  | Occlusal adjustment - complete  | \$90            |
| D9972  | Cosmetic bleaching, per arch  | \$110           |
| D9973  | Cosmetic bleaching, per tooth   | \$25            |
| D9986  | Missed/canceled appointment (without 24 hours notice)                         | \$25            |
| D9999  | Unspecified adjunctive procedure, by report                                   | \$25            |

**Special Limitations**

This Schedule of Benefits and Copayments is for non-precious metals only. If gold is used, there will be an additional charge according to the current market value of gold. Procedures or services not listed will be provided at usual & customary fees.

\*Endodontic, pedodontic, periodontic and oral surgery copayments as herein set forth apply only when treatment is performed by a participating general dentist. If the services of a specialist are required, the copayments herein set forth do not apply and the member will receive services from a participating specialist, where available, and the copayment will be the discounted rate filed with TDAUT.

\*\*Orthodontic coverage is the discount filed with TDAUT. Please see provider listing for details.

### **III. COPAYMENTS**

The copayment amount in the Schedule Of Benefits and Copayments, contained herein are payable by you directly to the dental office as treatment is received. You should discuss all future payments and costs before new appointments are made. The dental office staff will help you plan your dental treatment and payments.

### **IV. SPECIALTY CARE**

Sometimes your selected dentist will identify a problem that is best treated by a specialist. In this case, your dentist will refer you, where available, to a fully qualified specialist in the DHMO network who specializes in the care you need. Depending on your plan of coverage (refer to your Schedule of Benefits and Copayments), treatment provided by a specialist may require plan authorization. Your selected general dentist will initiate this authorization. Eligible dental care services from a specialist are those services specifically listed under the specialist category of the Schedule of Benefits and Copayments.

### **V. EXTENDED CARE**

Upon termination of eligibility, the plan will complete any procedures started, but only the procedures in progress.

### **VI. EFFECTIVE DATE OF COVERAGE**

- A. If enrollment is received prior to the eighteenth (18<sup>th</sup>) day of the month, coverage will begin on the first day of the following month. If TDAUT does not receive the completed application as required above, the member must wait until the 1st of the following month.
- B. A spouse and child(ren), newly acquired through marriage, must make an application within thirty (30) days of marriage. If said application is received prior to the eighteenth (18<sup>th</sup>) day of the month, coverage will begin on the first day of the following month. Except for newborn natural children and adopted children, who are enrolled within thirty (30) days from the date of the birth of the natural child or thirty (30) days after placement of the adopted child, family members, who do not enroll during the initial enrollment period, cannot enroll until the next annual open enrollment period.

### **VII. PARTICIPATING DENTAL OFFICES**

- A. Benefits Obtained From General Dentists: Except for out of area emergency care, benefits are available only from your selected general dentist.
- B. List of General Dentists: You may obtain a current list of general dentists from the plan's administrative office located at 6985 Union Park Center #675, Salt Lake City UT 84047, by calling (801) 268-9740 or 1 (800) 880-3536, or on our website at TDAdental.com and the "Find a Provider" link.
- C. Choosing a General Dentist: You may choose any general dentist from the list of general dentists listed on our website. Upon request, the plan administrator will assist you in selecting a plan dentist, but may not recommend any particular dentist. All covered family members must go to the same general dentist. You must choose a general dentist at the time you enroll. You must have a general dentist to receive benefits.
- D. Changing General Dentists: You may change general dentists. If you notify the plan, in writing, by the fifteenth (15<sup>th</sup>) day of the month, the change will be effective on the first of the following month. Should your general dentist stop participation, the plan reserves the right to transfer you to another general dentist of your choosing.

All dentists furnishing services to a member do so as independent contractors. TDAUT shall not be liable for any claim or demand for damages arising out of or in any manner connected with any injuries suffered by a member while receiving dental services.

### **VIII. EMERGENCY CARE**

- A. If you are less than fifty (50) miles from your general dentist, you should always attempt to obtain emergency care from your general dentist FIRST.
- B. If you are seeking emergency care during normal business hours and your selected general dentist is not accessible, you should contact the plan for assistance at (801) 268-9740 or 1 (800) 880-3536.
- C. If your general dentist is not accessible and you have made a reasonable attempt to contact the plan for assistance or you are more than fifty (50) miles from your general dentist, then you should seek emergency dental care for the relief of pain, bleeding or swelling from any licensed dentist. Under such circumstances, the plan will pay up to a maximum of \$50.00 per contract year per person. A written itemized statement for these services must be presented to TDAUT for reimbursement. If it is necessary to have additional treatment, it must be done by your general dentist.

### **IX. SCHEDULING AN APPOINTMENT**

After your plan becomes effective, you can schedule an appointment by contacting your selected general dentist. Your dentist will offer you an appointment generally within thirty (30) days of your call or within 24 hours for emergency care. Most dental appointments are scheduled Monday through Friday during regular working hours. Each dentist is an independent practitioner who establishes his or her own hours. Call your general dentist to ask about office hours and the availability of emergency dental services.

## **X. PLAN IDENTIFICATION CARD**

Although an ID card will be issued to you, it is not necessary in order to receive dental care from your general dentist. Your name will appear on an eligibility list, which is sent to your selected dentist each month.

## **XI. WORKERS' COMPENSATION EXCLUSION**

Expenses for which payment is required under applicable Workers' Compensation statutes are not eligible for payment under this dental plan.

## **XII. COORDINATION OF BENEFITS**

This Coordination of Benefits (COB) provision applies to this plan when a member and/or subscriber has other dental care coverages. In the event benefits apply under two or more dental care coverages, each plan determines its order of benefits using the first of the following rules that apply:

- A. Non-Dependent or Dependent: The plan that covers the person other than as a dependent, such as an employee, member, policyholder, retiree or subscriber, is the primary plan and the plan that covers the person as a dependent is the secondary plan.
- B. Child Covered Under More Than One Plan: Unless there is a court decree stating otherwise, plans covering a child shall determine the order of benefits as follows:
  1. For a child whose parents are married or living together if they have never been married:
    - a. The plan of the parent whose birthday falls earlier in the calendar year is the primary plan; or
    - b. If both parents have the same birthday, the plan that has covered the parent longest is the primary plan.
  2. For a child whose parents are divorced or separated or are not living together if they have never been married:
    - a. If a court decree states that one of the parents is responsible for the child's healthcare expenses or healthcare coverage, the responsible parent's plan is primary.
    - b. If the parent with responsibility has no healthcare coverage for the child's healthcare expenses, but the spouse of the responsible parent does have healthcare coverage for the child's healthcare expenses, the responsible parent's spouse's plan is the primary plan. If a court decree states that both parents are responsible for the child's healthcare expenses or healthcare coverage, the provisions of R590-131-6.B.1. shall determine the order of benefits.
    - c. If a court decree states that the parents have joint custody without stating that one parent has responsibility for the healthcare expenses or healthcare coverage of the child the provisions of R590-131-6.B.1. shall determine the order of benefits, or
    - d. If there is no court decree allocating responsibility for the child's healthcare expenses or healthcare coverage, the order of benefits for the child are as follows:
      - i. the plan covering the custodial parent;
      - ii. the plan covering the custodial parent's spouse;
      - iii. the plan covering the non-custodial parent; and then
      - iv. the plan covering the non-custodial parent's spouse.
    - e. For a child covered under more than one plan, and one or more of the plans provides coverage for individuals who are not the parents of the child, such as a guardian, the order of benefits shall be determined under R590-131-6.B.1. or 2. as if those individuals were parents of the child.
- C. Longer or Shorter Length of Coverage
  1. If the preceding rules do not determine the order of benefits, the plan that covered the person for the longer period of time is the primary plan and the plan that covered the person for the shorter period of time is the secondary plan.
  2. To determine the length of time a person has been covered under a plan, two successive plans shall be treated as one if the claimant was eligible under the second within 24 hours after coverage under the first plan ended.
    - a. The start of a new plan does not include:
      - i. a change in the amount or scope of a plan's benefits;
      - ii. a change in the entity that pays, provides or administers the plan's benefits; or

- iii. a change from one type of plan to another, such as, from a single employer plan to a multiple employer plan.
- b. The person's length of time covered under a plan is measured from the person's first date of coverage under that plan. If that date is not readily available, the date the person first became a member of the group shall be used as the date from which to determine the length of time the person's coverage under the present plan has been in force.
- c. If none of the above rules determine the primary plan, the allowable expenses shall be shared equally between the plans.
- d. If the plans cannot agree on the order of benefits within 30 calendar days after the plans have received all of the information needed to pay the claim, the plans shall immediately pay the claim in equal shares and determine their relative liabilities following payment, except that no plan shall be required to pay more than it would have paid had it been the primary plan.

### **XIII. THIRD PARTY RESPONSIBILITY**

In the event a member and/or subscriber sustains any illness or injury for which a third party may be responsible, the plan, up to the amount of benefits paid or provided, shall be entitled to the proceeds of any settlement or judgment which results in a recovery from the third party; but only under the conditions that the covered member and/or subscriber is made whole first.

### **XIV. CONTINUATION OF COVERAGE**

You and your dependents are entitled to continue coverage, should you and/or your dependents' eligibility lapse under the plan. You must provide written notification of request for continuation of coverage with appropriate membership dues (premium) within sixty (60) days of the date your eligibility ceases.

### **XV. TERMINATION**

Benefits under this plan shall cease upon any of the following events:

- A. On the date of the expiration of the period for which the last payment of the contract was made.
- B. Upon the date of entry into full-time military service.
- C. In the event premiums are delinquent, services and benefits under the plan shall be suspended effective on the last day of the month during which the delinquency occurred. Member must pay past delinquent fees accrued within the past 12 months in order to reinstate or begin a new individual plan.

### **XVI. DENTAL RECORDS**

The dental records of the member and/or subscriber concerning services performed herein shall remain the property of the plan dentist.

### **XVII. CUSTOMER SERVICE INQUIRES**

Plan member and/or subscriber customer service is available by calling TDAUT at (801) 268-9740 or toll-free 1 (800) 880-3536 during normal business hours. All group dental plan inquires, including grievance procedures are handled by TDAUT.

### **XVIII. PROOF OF LOSS**

Written proof of loss must be given to plan within ninety (90) days after the date of the loss for which encounter is made. If it was not reasonably possible to give written proof within the 90 day period, plan will not reduce or deny an encounter for this reason if the proof is filed as soon as is reasonably possible.

### **XIX. GRACE PERIOD**

A 30-day grace period will be granted for payment of premiums accrued after the first premium has been paid. During this period the Policy will remain in force, but you will be liable to TDAUT for premiums accrued during this period. Any claims received for services rendered during this period will be held for processing until premium payment is received.

### **XX. RIGHTS OF SPOUSE**

- A. In the event of the insured's death the spouse of the insured shall become the insured.
- B. Spouse has rights to continuation of coverage as outlined above in the event of termination.

## PRINCIPLE EXCLUSIONS AND LIMITATIONS

1. Sealants are covered to the age of fifteen (15) and are limited to once per permanent molars only.
2. Periodontal treatment (sub-gingival curettage and root planing) is limited to four quadrants in any thirty-six (36) consecutive months.
3. Replacement of a restoration is covered only when it is dentally necessary.
4. Fixed bridgework shall be covered only when a partial cannot satisfactorily restore the case. If fixed bridges are used when a partial could satisfactorily restore the case, it is considered optional treatment.
5. Replacement of existing bridgework is covered only when it cannot be made satisfactory by repair.
6. Partial dentures are not to be replaced within any five (5) year period from the date of last placement, regardless if last placement occurred while covered under this plan, unless necessary due to natural tooth loss where the addition or replacement of teeth to the existing partial is not feasible.
7. Full upper and/or lower dentures are not to exceed one each in any five (5) year period from the date of last placement, regardless if last placement occurred while covered under this plan. Replacement shall be provided by the plan for an existing full or partial denture only if it is unsatisfactory and cannot be made satisfactory by either relines or repair.
8. Denture relines are limited to two (2) in any year.
9. Services for injuries or conditions, which are covered under Workers' Compensation or Employers' Liability Laws. Services, which, in the opinion of the attending dentist, are not necessary for the patient's dental health.
10. Services of a Pedodontist (children's dentist) are not covered except as provided herein.
11. Services, which, in the opinion of the attending dentist are not necessary for patient's dental health, are not covered.
12. Temporomandibular Joint Treatment (TMJ), except as provided herein.
13. Elective or cosmetic dentistry, except as provided herein.
14. Oral surgery requiring the setting of fractures or dislocations.
15. Orthognathic surgery or extractions solely for orthodontic purposes are not covered.
16. Treatment of malignancies, cysts, neoplasms or congenital malformations, except congenital anomaly of a tooth or teeth covered from birth, adoption or placement for adoption.
17. Dispensing of drugs is not covered.
18. Hospital charges of any kind are not covered.
19. Loss or theft of dentures or bridgework are not covered
20. Any procedure of implantation or of an experimental nature, (i.e., a service, procedure, drug or treatment for a specific diagnosis from the appropriate governmental regulatory body) are not covered.
21. General anesthesia or IV/conscious sedation, except as provided herein.
22. Fees incurred for broken or missed appointments (without 24 hours notice) are the member's responsibility.
23. Dental expenses incurred in connection with any dental procedure started prior to the effective date of coverage are the member's responsibility and are not covered.
24. Dental expenses incurred in connection with any dental procedure started after termination of eligibility for coverage are the member's responsibility are not covered.
25. Any procedure performed for the purpose of correcting contour, contact or occlusion, except as provided herein, is not covered.
26. Any procedure to correct tooth structure lost due to attrition, erosion or abrasion.
27. Any procedure that is not specifically listed as a covered benefit is not covered.
28. Provider may refuse treatment to any patient who continually fails to follow a prescribed course of treatment.
29. Any dental treatment, which, in the opinion of the plan's dental consultant, has a poor prognosis is not covered.
30. Night guard (occlusal guard) limited to one each twenty-four (24) months.
31. Services performed by a dentist who is not a participating dentist are not covered, except for emergency care provided herein.

## ORTHODONTIC PLAN EXCLUSIONS AND LIMITATIONS

1. No benefits will apply for a treatment program which began before the member/subscriber enrolled in the orthodontic plan.
2. No benefits will apply for lost or broken appliances.
3. Extractions are not included as a benefit.
4. Additional fees, for which you are responsible, may be charged by the dentist for:
  - a. Care required in excess of twenty-four (24) months from the time of banding.
  - b. Cross non-cooperation.
  - c. Accidents occurring during the period of treatment.
  - d. Cases involving surgical orthodontics.
  - e. Cases involving myofunctional therapy of TMJ.
5. If the member and/or subscriber relocates to an area and is unable to receive treatment from a member orthodontist, coverage under the plan ceases and it becomes the obligation of the member and/or subscriber to pay the usual and customary fee of the orthodontist where the treatment is completed.
6. Choice of an orthodontist is limited to orthodontists participating in the plan or to orthodontists who will accept the fees outlined in the plan.
7. If the member and/or subscriber becomes ineligible for benefits under the plan for treatment, coverage under the plan ceases and it becomes the obligation of the member and/or subscriber to pay the remaining balance to the orthodontist.