

# Benefit Highlights

## Preferred Plan

## Welcome to Altus Dental

This flyer highlights your dental benefits and explains how your Preferred plan works. At Altus Dental, we pride ourselves on providing our members with excellent customer service. We look forward to providing you and covered family members with dental insurance. When your coverage begins, we will send you an ID card and a Certificate of Coverage.

## How to Contact Us

### INTERNET

You can access your account information online 24 hours a day, 7 days a week at [www.altusdental.com](http://www.altusdental.com).

### INFOLINE

1.877.223.0588

InfoLine, our automated telephone information system, is also available 24 hours a day/7 days a week.

### CUSTOMER SERVICE

1.877.223.0588

Our customer service representatives are available Monday – Thursday  
8 am to 7 pm and  
Friday 8 am to 5 pm, ET.

Rates effective from 7/1/2014 – 6/30/2015  
Individual \$58.09 Two-person \$109.75 Family \$132.63

Your group number: **7200-0002**.

**The annual maximum is:** \$1500 per member per calendar year  
**The maximum lifetime cap is:** Unlimited

### **Pretreatment estimates are recommended for underlined procedures.**

**Plan pays 100%; Member Coinsurance 0% (In-Network)**

**Plan pays 80%; Member Coinsurance 20% (Out-of-Network)**

- Two oral exams per calendar year (**A fixed \$10 coinsurance applies**)
- Two cleanings per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- One set of bitewing series per calendar year
- One complete x-rays or panoramic film every 36 months
- Single x-rays as required
- Sealants for children under age 16, once per unrestored permanent molar every 36 months
- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year (**A fixed \$10 coinsurance applies**)
- Amalgam (silver) fillings. Composite (white) fillings on front teeth only. For composite fillings on back teeth, the plan pays up to what would have been paid for an amalgam filling. Patient is responsible for the balance up to the dentist's charge.
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months.
- Extractions and other routine oral surgery not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for complex surgical procedures
- Root canal therapy
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges
- Rebasings or relining of partial or complete dentures; once every 60 months
- Periodontal maintenance following active therapy – two per year
- Root planing and scaling once per quadrant every 24 months

**Dependent Coverage** – Dependent children are covered up until the end of the month that they turn age 21. Dependent children who are full-time students over age 21 are covered as long as they stay in school or up until the end of the month that they turn age 26.

## How Your Plan Works

Dental insurance helps you pay for the most common dental procedures. And, it's important to understand how your Altus Dental Preferred plan works so you can get the most from your dental benefits.

### How does the plan work? It's easy when you use participating network dentists.

The preferred provider network includes many of the dentists in your area, delivering easy access to care for you and your covered family members. We are the largest Preferred Provider Organization (PPO) in the state. We also offer access to dentists nationwide through the CONNECTION Dental network. All our dentists must pass our rigorous credentialing process, so you know it's care you can count on.

## Finding a Dentist

### Your Current Dentist

If you already have a dentist, simply ask if he or she participates with Altus Dental. If your dentist isn't in the network yet, please let us know. We actively recruit new dentists to the network.

[www.altusdental.com](http://www.altusdental.com)

Log on to our website and use our online dentist directory to find a dentist in a location that's convenient for you, or to check if your dentist participates with Altus Dental. You may search by name, location or specialty. If your card displays the CONNECTION Dental logo, this means you have access to a national network and can search for a dentist or specialist in all 50 states. Our directory will provide you with the names and addresses of all the dentists that meet your search criteria, as well as maps and driving directions.

**Thanks for choosing  
Altus Dental – we look forward  
to providing you and any  
covered family members  
with quality dental benefits.**

## Maximize your coverage with a participating dentist.

### In-Network Care

When you receive care from a participating dentist, your out-of-pocket expenses will be less. That's because the dentist has agreed to accept the allowance as full payment, minus your coinsurance and any applicable deductibles – which means no “balance” billing. Just show your ID card and you're done – it's that simple! Participating dentists will handle all the paperwork and inquiries directly with us. We will also pay the dentist directly.

### Out-of-Network Care

You also have the freedom to receive care from dentists who do not belong to the network. However, your out-of-pocket costs are likely to be greater because non-participating dentists are paid at a reduced level. You are expected to pay for any difference between the amount Altus Dental allows and the amount the dentist charges.

## Members Online

Once you're enrolled, **Members Online** helps you manage your dental benefits with ease. Simply log on to **[www.altusdental.com](http://www.altusdental.com)** to verify your specific benefit and eligibility information or to research the status of a claim. You can also create a personal Claim Activity Statement and instantly print a copy of your ID card.

Our website is also a valuable resource for maintaining good oral health - from dental health articles and wellness commercials to our custom Children's Dental Health section. Or take the Dental Health Challenge and find out if you are at an increased risk for dental disease.

*Claims and correspondence  
should be sent to:*

**Altus Dental  
P.O. Box 1557  
Providence, RI 02901-1557**