

# The details.

## Dental Coverage That's Right For You

The Dental Care Plus Group (DCPG) offers affordable dental plans that provide the coverage you need. Available to residents of Ohio, Kentucky and Indiana, you can choose a plan for you or one that covers your entire family.

### Plan comparison

We've got some great dental plans for you to consider. There are four plan options from which to choose, each with varying levels of coverage.

	Plan I	Plan II	Plan III	Plan IV
<b>You'll want to consider this plan if...</b>	You want the comfort of knowing the essentials are covered. You will have to pay a higher percentage out-of-pocket should you need more involved dental procedures but you're OK with that because your monthly premium is lower.	You prefer a higher annual maximum to manage the costs associated with major dental procedures.	You want the essentials to be covered and are comfortable with paying a little more out-of-pocket should you need more involved dental procedures.	You want to put your mind at ease and are willing to pay a bit more per month to do so: Your essentials will be covered in addition to a higher percentage of the more involved dental procedures.
<b>Deductible</b>	\$50 Per Member \$150 Per Family	\$50 Per Member \$150 Per Family	\$50 Per Member \$150 Per Family	\$50 Per Member \$150 Per Family
<b>Annual Maximum Benefit</b>	\$1000	\$2000	\$1000	\$1500

Preventive, basic and major services are covered at varying levels based on the county of residence. Additional plan details, including rates, can be found by visiting [MyDentalCarePlus.com](http://MyDentalCarePlus.com) or by calling (844) 583-6152.

### Rounding out your healthcare needs

Just as dental care is important to overall health, so is vision and hearing. That's why we include access to a vision and hearing discount program with every dental plan. Once you purchase a dental plan from DCPG, you and any enrolled dependents are automatically enrolled in the vision and hearing discount program at no additional cost or claims to file.

### Find a dentist

You can easily search for participating dentists and specialists based on your ZIP code by visiting: [fad.mydentalcareplus.com](http://fad.mydentalcareplus.com)

**Visit [MyDentalCarePlus.com](http://MyDentalCarePlus.com) to get your no-obligation, customized quote or call our individual product consultants at (844) 583-6152, Monday – Friday from 8:00 am to 4:30 pm EST.**

T H E P L U S I S S E R V I C E

Coverage is subject to policy terms, limitations and exclusions. Plan benefits provided and premium amounts will vary depending on the level of coverage selected. For costs and complete details of coverage, please visit [www.mydentalcareplus.com](http://www.mydentalcareplus.com) or call (844) 583-6152.

The purpose of this material is the solicitation of insurance. An insurance agent or company may contact you.

Dental insurance plans are issued by Dental Care Plus, Inc., located at 100 Crowne Point Place, Cincinnati, OH 45241. Domicile: Ohio. NAIC No. 96265.  
DCPG-INDIV-PLANCOMPARISON

## INDIVIDUAL BENEFITS

This is a summary only. A complete description of covered services, limitations and exclusions is available in the member handbook or certificate of insurance.

### Preventive Benefits

#### PREVENTIVE AND DIAGNOSTIC SERVICES

- Routine oral examinations:** limited to two visits each year
- Prophylaxis (cleaning):** limited to two each year
- Topical application of fluoride:** limited to two treatments each year to children under age 18
- Bitewing X-Rays:** limited to one set each year
- Vertical bitewing X-Rays:** limited to once every three years (7-8 films)
- Periapical X-Rays:** limited to five films each year
- Full-mouth X-Rays:** limited to once every three years (complete series or panoramic)

### Basic Benefits

#### DIAGNOSTIC SERVICES

- Emergency/limited oral examinations**
- Office visit after hours:** for emergencies only
- Referral consultations and examinations performed by a specialist**
- Extraoral X-Rays**
- Emergency palliative treatment**

#### SEALANTS & PREVENTIVE RESIN RESTORATIONS

- Permanent molar teeth:** limited to children under 15 years of age and once every five years per tooth

#### SPACE MAINTAINERS

- Space maintainer – fixed, unilateral:** limited to children under 19 years of age
- Distal shoe space maintainer – fixed, unilateral:** limited to children under 8 years of age

#### ORAL SURGERY

*Includes local anesthesia and routine postoperative care*

##### Extractions

- Simple single-tooth extractions
- Root removal – exposed roots

##### Surgical extractions

- Removal of an erupted tooth (uncomplicated)

##### Incision and drainage of abscess

##### Biopsy and examination

**General anesthesia or intravenous sedation:** only when necessary and provided in connection with oral surgery

#### PERIODONTIC SERVICES

*Includes local anesthesia and routine postoperative care*

##### Emergency treatment (periodontal abscess, acute periodontitis, etc.)

**Periodontal scaling and root planing:** limited to four quadrants each year as definitive treatment when pocket depths of at least 4mm are demonstrated

##### Scaling in presence of generalized moderate or severe gingival inflammation:

limited to once in a 24 month period when clinical documentation demonstrates that 30% or more of teeth are involved.

**Surgical periodontics (including post-surgical visits):** limited to two additional recalls in the first year following complex surgery

##### Gingivectomy, osseous and muco-gingival surgery, gingival grafting

##### Guided tissue regeneration

**Periodontal maintenance procedure:** limited to two each year following a history of periodontal disease

#### ENDODONTIC SERVICES

*Includes local anesthesia and routine postoperative care.*

##### Root canal therapy, traditional

**Retreatment of previous root canal:** must be at least three years following previous root canal on same tooth

##### Recalcification and apexification

#### RESTORATIVE SERVICES

*Includes local anesthesia. Multiple restorations on single surface considered as a single restoration.*

**Restorations (amalgam, composite and sedative fillings):** limited to once every two years per tooth (same surfaces only)

**Pins:** pin retention as part of restoration when used instead of gold or crown restoration

**Stainless-steel crowns** when tooth cannot be adequately restored with filling material

**Recementation** of inlays, onlays, crowns, bridges, and space maintainers

**Repairs** to crowns and bridges

#### FULL AND PARTIAL DENTURE REPAIRS

**Repair broken complete or partial dentures**

**Replacement of broken teeth on complete or partial denture**

**Additions to partial dentures to replace extracted natural teeth**

### Major Benefits

#### RESTORATIVE SERVICES

##### Inlays, Onlays, Crowns, Post and Core

*Limited to once in five years on the same tooth.*

**Gold restorations and crowns** are covered only as treatment for decay or traumatic injury and only when teeth cannot be restored with a filling material or when the tooth is an abutment to a covered partial denture or fixed bridge.

#### ORAL SURGERY

*Includes local anesthesia and routine postoperative care*

##### Surgical extractions

- Removal of impacted tooth – soft tissue
- Removal of impacted tooth – partially bony
- Removal of impacted tooth – completely bony
- Removal of impacted tooth – completely bony, with complications
- Surgical removal of residual roots

##### Pre-prosthetic oral surgery

- Alveoloplasty and vestibuloplasty

#### PROSTHODONTIC SERVICES

**Fixed bridge:** limited to one original or replacement prosthesis every five years

**Complete upper or lower denture:** limited to one original or replacement prosthesis every five years

**Partial upper or lower denture:** limited to one original or replacement prosthesis every five years

**Relining and rebasing:** limited to once every three years

**Call us at (844) 583-6152 or visit our website at [MyDentalCarePlus.com](http://MyDentalCarePlus.com)  
with any questions you have about service or coverage.**



## Hearing Services

The Dental Care Plus Group dental plan members automatically receive access to our hearing services discount program. Administered by EPIC Hearing Health Care, this program has no impact on pricing and no additional claims need to be filed.\*

### **Benefits of this program:**

- Members have access to EPIC's national provider network.
- Savings range from 30 to 60 percent off MSRP on:
  - Hearing aids
  - Assistive listening/alerting devices
  - Custom hearing protection
  - Custom musician ear plugs
  - Custom swim plugs
- Hearing aid batteries are offered at wholesale prices.
- Extended product warranty on all hearing aid purchases.
- Minimum 45-day trial period for hearing aids.
- EPIC coordinates medical coverage with discounts and assists with necessary financing.
- EPIC handles all implementation and administration (including billing and collections).

**For more information, call our Individual Product  
Consultants at (844) 583-6152 or visit [MyDentalCarePlus.com](https://MyDentalCarePlus.com).**

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## Vision Services

The Dental Care Plus Group (DCPG) is pleased to offer you access to a vision discount program\* with your dental benefits plan. You and your plan members will be enrolled in one of two programs offered by Total Vision Services (TVS): the TVS product or the Coast to Coast product. Both programs feature discounts with unlimited usage, no paperwork to file and no health restrictions. Your enrollment in the appropriate program is automatic and based on your home ZIP Code.

### **Total Vision Services Plan**

The Total Vision Services Plan enables you and members of your family the opportunity to purchase optical goods and services at substantial savings at reputable optical providers. The program provides discounts of 20 percent to 60 percent on eyeglasses, contact lenses (excluding disposables) and many other items offered at retail. You will also receive savings of 10 percent to 30 percent on medical eye exams and surgical procedures including refractive surgery.

### **How to Use the Total Vision Services Plan**

Simply present your DCPG member ID card at any of the provider locations to receive your program discount. If you decide to use your own eye doctor and not take advantage of the reduced examination fees under the TVS product, take your prescription to any of the provider locations and they will fill it for you at TVS product rates.

### **Coast to Coast**

Coast to Coast (CTC) has contracted with more than 12,000 eye care professionals nationwide to provide you and your family a 20 percent to 30 percent discount on eyeglasses, contact lenses (excluding disposables) and many other items offered at retail. Discounts of 10 percent to 30 percent on eye examinations are available at most participating locations. You can save up to 40 percent on contact lenses through mail order.

### **How to Use the Total Coast to Coast Plan**

You will receive a separate ID card through the mail at your home address. Tell the provider that you are a member with access to the CTC vision program. You must present your ID card prior to service. Should you decide to use your own eye doctor and not take advantage of savings on examination fees under the CTC program, take your prescription to any of the provider locations to receive the CTC discount on materials (frames and lenses).

**For more information, call our Individual Product Consultants  
at (844) 583-6152 or visit [MyDentalCarePlus.com](http://MyDentalCarePlus.com).**

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