



Benzie County Central Schools

Ultra-Dent Benefit Guide

All Active, Full-time Administrators, and Non-Union
Employees

Administered by SET SEG for Fortis Benefits



School Insurance Specialists

Plan Definitions

Eligible participants include All Active Full-time Administrators, and Non-Union Employees of Benzie County Central Schools.

Eligible dependents include (1) an employee's spouse while not divorced or legally separated from the employee; (2) each of the employee's unmarried children who is a dependent within the meaning of the Internal Revenue Code of the United States, to age 25. Coverage is provided through December 31 of the year in which the dependent becomes age 25.

Eligible dental care charges are the actual costs charged for the listed treatments or services to the extent that such charges are reasonable and customary for the services performed or the materials furnished. Reasonable and customary is determined from a compilation of reported usual dental fees charged by doctors in specific geographic areas.

Eligible charges are reimbursed on a year defined as the 12-month period of January 1 through December 31.

Your plan:

- a) covers bridge and/or denture work for new or existing insured if the missing teeth were extracted prior to the effective date of the service contract (only exception is congenitally missing teeth);
- b) waives the five-year replacement limitation on bridge, crown or denture work; and
- c) covers orthodontia started prior to the effective contract date.

The preceding material is a generalization of the plan's provisions; the policy is the controlling document.

Ultra-Dent Group Insurance Program

Basic Services 100% of R&C*

Basic Services Include Services Such As:

Examinations	Diagnostic X-Rays
Cleaning (Prophylaxis)	Oral Surgery and Anesthetics
Fillings	Root Canals (Endodontics)
Fluoride Treatment (to age 18)	Periodontics
Sealants (to age 14)	

Lifetime Deductible \$0

Major Services 80% of R&C*

Major Services Include Such Services As:

Inlays	Dentures (Full and Partial)
Crowns and/or Bridges	Crown and/or Bridge Repair

Annual Deductible \$0

Combined Annual Maximum \$1,500 per year/per person total benefit

Orthodontic Services 60% of R&C*

(to age 19)

Deductible \$50

Lifetime Maximum \$1,500 per person

*R&C means reasonable and customary (see eligible dental care charges, previous page).

Guide to Enjoying Your
Benefits

Ultra-Dent

1. Select the Dentist of your choice and make an appointment for an examination. If the examination indicates that charges for necessary follow-up treatment will exceed \$200, the dentist should submit a pre-treatment estimate.
2. When dental services are complete, sign the dental claim form to assign payment of benefits directly to the dentist.
3. Questions regarding eligibility and/or claims should be directed to Customer Service at: (800) 292-5421, prompt 2.

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