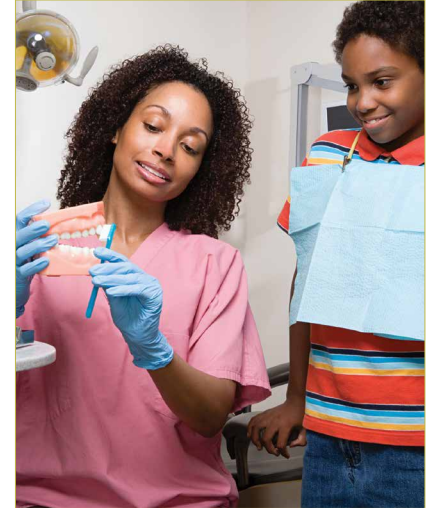


Welcome to Your EmblemHealth Dental Benefits

We're happy to offer your child quality dental care through EmblemHealth's Individual Direct Pay Plan. Our goal is to give your child access to high quality, low cost care.

As a member of EmblemHealth's Individual Direct Pay health plan, your child will:

- Be covered for preventive services like cleanings, X-rays, and exams.
- Be covered for basic services through our network for fillings, root canals, extractions, and periodontal care based on your dental benefits.
- Be covered until the month they turn 19.



IN-NETWORK COVERAGE

You will be able to choose from our in-network dentists and specialists in New York State. Simply show your child's EmblemHealth member ID card at your dental visit. You do not have out-of-network coverage. If you choose to visit an out-of-network dentist, you will be responsible for the cost.

YOUR DENTAL BENEFITS

Here are some important things to know about your benefits:

- There may be a deductible. A deductible is the amount you must pay each year before EmblemHealth starts to pay. You can find more information in the table below.
- Your out-of-pocket maximum, the maximum amount you will have to pay each year for in-network dental care, is listed in the table below.
- A child is any member under 19 years old. If your plan has adult dental benefits, after your child turns 19, they may be eligible for coverage as an adult. These benefits plan are pediatric benefits and can only cover children.
- You do not have out-of-network coverage. This means that your child must see an in-network dentist or specialist or you will be responsible for the cost.

	PLATINUM/ PLATINUM D	GOLD/ GOLD D	SILVER/ SILVER D	SILVER CSR1	SILVER CSR2	SILVER CSR3	BRONZE\ BRONZE D	BASIC
Fee per visit	\$15	\$25 after deductible	\$30 after deductible	\$30 after deductible	\$15 after deductible	\$10	50% coinsurance after deductible	0% coinsurance after deductible
Deductible	N/A	\$600 Indv/\$1,200 Family	\$1,700 Indv/\$3,400 Family	\$1,350 Indv/\$2,700 Family	\$250 Indv/\$500 Family	N/A	\$4,000 Indv/\$8,000 Family	\$7,900 Indv/\$15,800 Family
Out-of-pocket maximum	\$2,000 Indv/\$4,000 Family	\$4,000 Indv/\$8,000 Family	\$7,500 Indv/\$15,000 Famil	\$6,075 Indv/\$12,150 Family	\$2,100 Indv/\$4,200 Family	\$1,000 Indv/\$2,000 Family	\$7,600 Indv/\$15,200 Family	\$7,900 Indv/\$15,800 Family

(Continued)



Welcome to Your EmblemHealth Dental Benefits

EMBLEMHEALTH INDIVIDUAL DIRECT PAY DENTAL BENEFITS

CATEGORY/PROCEDURE	BENEFIT LIMITATIONS
In-network Only	
DIAGNOSTIC — Helps to determine your treatment needs.	
Periodic oral exam	Once every 6 months
Comprehensive oral exam	Once per location
Full mouth X-rays	Once every 36 months
Bitewing X-rays	Once every 6 months
Single tooth X-rays	Once every 6 months
PREVENTIVE — Procedures to help prevent oral disease from occurring.	
Routine cleaning	Once every 6 months
Fluoride varnish application	Four times in 12 months
Topical fluoride treatment	Once every 6 months
Sealants	Once per tooth per 60 months — up to age 15
BASIC RESTORATIVE — Routine dental procedures to stabilize oral health.	
Silver fillings	Twice per 24 months per tooth
White fillings	Twice per 24 months per tooth
Porcelain crowns	Once per 60 months per tooth
Stainless steel crowns	Once per 24 months per tooth
Re-cement or re-bond crown	Once per 24 months per tooth
MAJOR RESTORATIVE — Complex dental procedures to stabilize oral health.	
ENDODONTICS — Treatment involving the pulp of your tooth.	
Root canal treatment	Once per tooth per lifetime
Pulpotomy (removing a portion of the pulp of your tooth)	Once per tooth per lifetime on primary teeth only
PERIODONTICS — Prevention and treatment of gum disease.	
Periodontal maintenance (for gum disease)	Twice per 12 months
Scaling and root planing (removing dental plaque and tartar)	Once per 24 months per quadrant
DENTURES	
Complete or partial dentures	Services are covered
Repair of dentures or fixed bridges	Services are covered
Rebase/Reline of dentures	Once per 12 months
ORAL SURGERY — Surgical treatment or repair of various problematic or extreme conditions of the mouth or jaws.	
Simple tooth extraction	Once per tooth per lifetime
Surgical tooth extraction	Once per tooth per lifetime
ORTHODONTICS — Helps restore oral structures, function, and treats sserious medical conditions.	
Orthodontia	Under age 19 - when medically necessary
EMERGENCY DENTAL CARE	
Palliative treatment for dental pain - minor procedure	Twice per 12 months
ANESTHESIA — A drug used by a dentist to numb your mouth or put you to sleep so no pain is experienced during dental procedures.	
General anesthesia	Deep sedation/general anesthesia — each 15-minute increment. Anesthesia time begins when the doctor gives you the anesthetic and ends when you can be safely left alone. For billing purposes, it is measured in 15-minute increments.
Intravenous anesthesia	Intravenous moderate (conscious) sedation/analgesia — each 15-minute increment. Anesthesia time begins when the doctor gives you the anesthetic through an IV and ends when you can be safely left alone. For billing purposes, it is measured in 15-minute increments.

The information on this coverage summary should be used only as a guideline for your dental benefits. For detailed information on your plans terms and conditions, or limitations and exclusions, refer to your Certificate of Coverage. If you receive a treatment from an out of network dentist you will not have benefits and you will be billed at the dentist's normal rate.

Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies. This summary provides only benefit highlights. Coverage is subject to all terms, conditions, limits and exclusions set forth in the Certificate of Coverage. Refer to HIP policy forms 155-23-IONHIXBSchedule (04-17); 155-23-IONHIXCSchedule (04-17); 155-23-IONHIXGSchedule (04-17); 155-23-IONHIXNSchedule (04-17); 155-23-IONHIXPSchedule (04-17); 155-23-IONHIXS100Schedule (04-17); 155-23-IONHIXS150Schedule (04-17); 155-23-IONHIXS200Schedule (04-17); 155-23-IONHIXSSchedule (04-17)