

The information in this brochure provides only highlights of the UniCare Individual Dental PPO Plan. For more detailed information, be sure to read the UniCare Individual Dental PPO Plan Policy you will receive once you enroll in the plan. Should there be a conflict between the information provided in this brochure and the terms of the policy, the terms of the policy shall prevail.



# INDIANA DENTAL

Insurance Plans For  
Individuals and Families



UniCare Life & Health Insurance Company  
Bolingbrook, Illinois

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# Individual and Family Dental PPO Plan Coverage

Good oral health is a real quality of life issue, affecting both mental and physical wellness. UniCare Life & Health Insurance Company (UniCare) offers the Individual and Family Dental PPO Plan to help keep your teeth healthy and your smile bright.

The UniCare Individual and Family Dental PPO Plan gives you the option of going to any dentist you choose. UniCare provides a wide range of dental services such as routine check-ups, cleanings, fillings, crowns and dental surgery.

The plan was designed with two goals in mind. The first and foremost is to promote good dental hygiene and preventive care, important elements in a total health care package. The second goal is to provide you with the dental care you need in a convenient, cost-conscious manner, thus providing many dental services at reduced costs.

The plan features low-cost preventive and diagnostic care, basic dental care, and a benefit schedule that can help you offset the high cost of major dental care. Please read the following information for details about how the plan works, specific benefit information, and certain exclusions and limitations that apply.

## How the Individual and Family Dental Plan Works

When you choose a contracting dentist, you will receive care at negotiated discounted rates—what we term “The UniCare Advantage.” Should you choose a noncontracting dentist, the plan still provides benefits, but your out-of-pocket expense may be greater, as the negotiated fees don’t apply to noncontracting dentists. You are responsible for any charges in excess of the stated benefit for both contracting and noncontracting dentists.

Your current dentist may be a contracting dentist. Before you choose a dentist, be sure to check **Provider Finder** on the UniCare Web site at [www.unicare.com](http://www.unicare.com) or call UniCare Dental Services at (888) 209-7852. It could save you money.

The plan lets you know up front in flat dollar amounts how much the plan pays for covered services. This means that you are able to calculate how much you will have to pay once you have determined your dentist’s fee for the specific procedure(s) listed.

If your current dentist is not a contracted dentist and you would like him or her to become one, please notify:

WellPoint Dental  
 Attn: Network Development  
 P.O. Box 9069  
 Oxnard, CA 93031  
 or call (888) 209-7854

The following is an example of how UniCare’s negotiated fees may save you money. Negotiated fees may vary among contracting dentists.

Contracting Dentist	
If the billed charges are	\$750
And UniCare's negotiated rate is	\$430
UniCare will pay the amount specified in the benefit schedule	\$225*
Therefore, you pay the difference between the negotiated amount and the scheduled benefit	\$205

Noncontracting Dentist	
If the billed charges are	\$750
UniCare will pay the amount specified in the benefit schedule	\$225
Therefore, you pay the difference between the billed amount and the scheduled benefit	\$525

\* This assumes any deductible has been met and you have not reached your annual maximum. Billed charges and negotiated rates in the above table are determined by using an example of contracted and noncontracted fees for dentists in the Indianapolis, Indiana area (ZIP code 46226) for ADA procedure code D2750. The information in this example is from UniCare’s 2003 claim data. Negotiated rates may vary by contracted dentists based on their contractual relationship with UniCare.

## Calendar Year Deductible

You are responsible for a yearly \$50 per person deductible, with a maximum of three deductibles per family (\$150), before your benefits for covered services are available. The calendar year deductible is waived for preventive and diagnostic services when rendered by a contracting dentist.

## Calendar Year Maximum Benefit

All dental benefits are limited to a \$1,000 maximum payment by UniCare for expenses incurred by each enrolled member during a calendar year.

## Waiting Periods

Coverage for preventive and diagnostic care begins on your plan effective date. Coverage for basic care begins after six continuous months of coverage and for major care after 12 continuous months of coverage.

## Customer Service

UniCare's professional dedicated enrollment representatives are available to assist you and to answer any questions you may have about your plan. The toll-free number is listed on the dental plan identification card you will receive once your enrollment is approved.

## Benefit Schedules

To use our schedules, check your dentist's fee and then determine how much the plan pays. You can then easily calculate what you will pay for a specific service after your deductible has been met. The plan pays either the specified amount or the actual amount charged by your dentist, whichever is lower.



## Preventive and Diagnostic Care

- Begins upon approval of your application.
- The calendar year deductible of \$50 per person, with a maximum of three deductibles per family (\$150), is waived **only** when preventive and diagnostic care services are rendered by a contracting dentist.
- Two oral examinations and two dental cleanings per member, per year.
- Total benefit for single and bitewing x-rays not to exceed benefit for full-mouth x-rays—\$39.

Procedure	The Plan Pays	
	Contracting	Non-Contracting
Periodic Oral Exam limited to 2 per member, per year	100%	\$13.00
Bitewing X-rays - single film	100%	\$10.00
Bitewing X-rays - two films	100%	\$13.00
Single (periapical) X-rays - first film	100%	\$7.00
Single X-rays - additional films	100%	\$7.00
Bitewing X-rays - four films	100%	\$19.00
Full mouth X-rays limited to one set every 3 years	100%	\$39.00
Routine cleaning limited to 2 per adult per year	100%	\$30.00
Routine cleaning limited to 2 per child per year	100%	\$21.00
Cleaning with fluoride limited to 2 per child per year	100%	\$30.00
Topical fluoride only limited to 2 per child per year	100%	\$12.00

- Adult—Any person or dependent 19 years or older covered by this plan.
- Child—Any person or dependent 18 years or younger covered by this plan.

## Basic Dental Care

- Coverage begins after the plan has been in effect for six continuous months.
- The calendar year deductible of \$50 per person, with a maximum of three deductibles per family (\$150), must be satisfied.
- The benefit schedule is the same for both contracting and noncontracting dentists, but you may have a greater share of the costs if you choose a noncontracting dentist.

Procedure	The Plan Pays
Filling - one surface	\$33.00
Filling - two surfaces	\$43.00
Filling - three surfaces	\$50.00
Filling - four or more surfaces	\$58.00
Extraction - erupted tooth or exposed root	\$38.00
Surgical - removal of erupted tooth	\$72.00
Removal of impacted tooth - soft tissue	\$95.00
Removal of impacted tooth - partial bony	\$120.00
Removal of impacted tooth - complete bony	\$144.00



## Major Dental Care

- Coverage begins after the plan has been in effect for 12 continuous months.
- The calendar year deductible of \$50 per person, with a maximum of three deductibles per family, must be satisfied.
- The benefit schedule is the same for both contracting and noncontracting dentists, but you may have a greater share of the costs if you choose a noncontracting dentist.

Procedure	The Plan Pays
Scaling/root planing per quadrant	\$43.00
Gingivectomy - 1 to 3 teeth per quadrant	\$30.00
Gingivectomy - 4 or more contiguous teeth per quadrant	\$107.00
Root canal - 1 canal	\$125.00
Root canal - 2 canals	\$150.00
Root canal - 3 canals	\$195.00
Crown - porcelain fused to high noble metal	\$225.00
Stainless steel crown	\$50.00
Pontic - porcelain fused to high noble metal	\$225.00
Complete denture (upper or lower)	\$300.00
Partial denture (upper or lower)	\$285.00
Denture reline (chairside)	\$65.00
Denture reline (lab)	\$88.00

## Eligibility and Enrollment

To be eligible for enrollment, you must be:

- A resident of the State of Indiana who properly applies for coverage and is accepted by UniCare
- A resident of the United States for at least six months.
- Age 64 1/2 or younger.
- The applicant's lawful spouse of the opposite sex, age 64 1/2 or younger.
- The applicant's unmarried child up to age 19.
- The applicant's unmarried child who is a full-time student (12 units), age 19 through 22.
- Not enrolled under any other individual or group dental plan.
- Unmarried stepchildren who reside with the applicant up to age 19 or if a full-time student (12 units), age 19 through 22.

## Date Coverage Begins

The effective date of your coverage is printed on your identification card. Your coverage will stay in effect, with our consent, on a three-month basis if you have chosen quarterly coverage or on a monthly basis if you have chosen the monthly checking account deduction program.

## Premium Rates

The rates listed are monthly rates. Monthly payment is available only through the monthly checking account deduction program. If you prefer to pay quarterly, multiply the monthly rate by three.

UniCare Individual and Family Dental PPO Plan Monthly Rates	
One adult	\$25.00
Two adults	\$50.00
Adult with 1 child	\$37.50
Adult with 2 children	\$50.50
Adult with 3+ children	\$69.50
Family (1 child)	\$62.50
Family (2 children)	\$75.50
Family (3+ children)	\$94.50
One child	\$12.50
Two children	\$25.50
Three+ children	\$44.50

Counties with strong network access:

- Allen
- Lake
- Delaware
- Marion
- Hamilton
- Monroe
- Johnson
- Porter

A fewer number of contracting dentists are available in other areas. UniCare plan members are entitled to the benefits of the negotiated amounts if they choose one of those contracting dentists. Benefits are still available for noncontracting dentists, as specified by the plan.

## Terms of Coverage

Coverage under the dental insurance plan remains in force as long as the required premiums are paid on time and as long as you remain eligible for coverage. Coverage ceases when you become ineligible because of divorce or a change in dependent status. (In the case of divorce and overage dependents, UniCare will offer a similar plan.) UniCare may change the premiums of this plan after 30 days advance written notice to you. However, UniCare will not change the premium schedule for this plan on an individual basis but only for all insureds in your class and plan.

## Exclusions and Limitations

The UniCare Individual and Family Dental PPO Plan does not provide benefits for:

- Unlisted services: services not specifically listed in the benefit schedule of this policy.
- Excess amounts: any amounts in excess of the maximum amount stated in the “yearly maximum benefit” section or listed in the benefit schedule.
- Experimental or investigative procedures: services or supplies that we consider to be experimental or investigative.
- Expenses before coverage begins: services received before your effective date.
- End of coverage: services received after your coverage ends.
- Services for which you are not legally obligated to pay: services for which no charge would be made to you in the absence of insurance coverage.
- Workers’ Compensation: any condition for which benefits could be recovered (either by adjudication, settlement, or otherwise) under any Workers’ Compensation, employer’s liability law, or occupational disease law, even if you do not claim those benefits.
- War: disease contracted, or injuries sustained, as result of war, declared or undeclared, and conditions caused by the inadvertent release of nuclear energy when government funds are available for treatment of illness or injury arising from such release of nuclear energy.
- Government services: any services provided by a local, state, county or federal government agency including any foreign government.
- Services from relatives: professional services received from a person who lives in the insured person’s home or who is related to the insured person by blood, marriage or adoption.
- Cosmetic dentistry: any services performed for cosmetic purposes are not covered under this plan, unless they are for the correction of functional disorders or as a result of an accidental injury occurring while you were covered under this policy.
- Charges for treatment by other than a licensed dentist or physician, except charges for dental prophylaxis performed by a licensed dental hygienist under the supervision and direction of a dentist.
- Replacement of an existing prosthesis that has been lost or stolen or, which in the opinion of the dentist, is, or can be made, satisfactory.
- Replacement of a fixed or removable prosthesis if such replacement occurs within five years of the original placement, unless the denture is a stayplate used during the healing period for recently extracted anterior teeth.
- Orthodontic services, braces, appliances and all related services.
- Diagnosis or treatment of the joint of the jaw and/or occlusion (the way upper and lower teeth meet), services, supplies, or appliances provided in connection with: (a) any treatment to alter, correct, fix, improve, remove, replace, reposition, restore, or otherwise treat the joint of the jaw (temporomandibular joint) or associated musculature, nerves, and other tissues for any reason or by any means; or (b) any treatment, including crowns, caps, and/or bridges to change the way the upper and lower teeth meet (occlusion); or (c) treatment to change vertical dimension (the space between the upper and lower jaw) for any reason or by any means, including the restoration of vertical dimension because teeth have worn down.
- Procedures requiring appliances or restorations (other than those for replacement of structure loss from caries) that are necessary to alter, restore, or maintain occlusions. These include, but are not limited to, (a) changing the vertical dimension; (b) replacing or stabilizing lost tooth structure by attrition, abrasion or erosion; (c) realignment of teeth; (d) gnathological recording; (e) occlusal equilibration; (f) periodontal splinting.
- Oral examinations exceeding two visits per insured, per year.
- Prophylaxis treatments exceeding two treatments per insured, per year.

- Fluoride applications for patients over 18 years of age. Fluoride applications exceeding two visits per year.
- More than one set of full-mouth X-rays or its equivalent per insured in a three-year period.
- Correction of congenital or development malformation for an insured person including, but not limited to, cleft palate, maxillary or mandibular (upper and lower jaw) malformations, enamel hypoplasia (lack of development), fluorosis (a type of discoloration of the teeth), and anodontia (congenitally missing teeth).
- Adjustment, repairs or relines to prosthesis, except following six months from initial placement and if the prosthesis was paid for under this plan.
- Fixed bridges, removable cast partials, and/or cast crown with or without veneers for patients under 16 years of age.
- Replacement of crowns and cast restorations including porcelain crowns, if such replacement occurs within five years of the original placement.
- Transfer of care: if a policyholder transfers from the care of one dentist to that of another dentist during the course of treatment or if more than one dentist renders services for one dental procedure, UniCare shall be liable only for the amount it would have been liable for had one dentist rendered the services.
- Prescribed drugs, premedication or analgesia.
- Oral hygiene instruction.
- Malignancies and neoplasms: services for treatment of malignancies and neoplasms are not covered services.
- All hospital costs and any additional fees charged by the dentist for hospital treatment.

- Implants: materials implanted into or on bone or soft tissue or the removal of implants are not benefits under the plan. However, if implants are provided in association with a covered prosthetic appliance, UniCare will allow the benefit for a standard complete or partial denture or a bridge toward the cost of implants and the prosthetic appliances.
- Services or supplies that are not medically necessary.
- Replacement of teeth missing prior to the effective date of coverage.
- Services for periodontics and fixed or removable prosthodontics within the first 12 months of the insured person's effective date.

## How to enroll

If you are a new member and want dental coverage **only**:

- Complete and sign the attached application.
- Determine your premium rate (see page 10) and your initial premium (see page 17).
- Send the application and payment to your agent or to the UniCare address below.

If you are applying for UniCare medical coverage and dental coverage:

- See instructions on the Individual & Family PPO Plan Application.

If you are a UniCare member and want to **add** dental coverage:

- Complete the attached application.
- Determine your premium rate (see page 10).
- Determine your initial premium – it should be the same type of billing as your medical coverage. If you are using monthly checking account deduction, you must still send the first month's premium with the application.
- Write a check payable to UniCare.
- Send the application to your agent or to the UniCare address below.

Send your application and payment to:

UniCare Life & Health Insurance Company  
Attn: Individual Membership Department  
P.O. Box 5061  
Bolingbrook, IL 60440-5061

- Freedom to choose any dentist
- Access to quality care at discounted fees
- Wide range of dental services
- Preventive and diagnostic coverage begins on your plan effective date

## To determine your initial premium\*:

- If you want to pay your bill monthly, submit the one-month premium, complete the Monthly Bank Draft Authorization, and attach a blank check marked “VOID” to the form.
- If you want to pay your bill quarterly, submit the three-month (quarterly) premium.
- New members have the option to pay their initial monthly or quarterly premium by credit card (MasterCard or VISA).

Applicants who are approved for enrollment will receive a UniCare Individual Dental PPO Plan Policy. Please review it carefully as it contains specific details about your benefits, coverage, exclusions and limitations. This brochure only provides highlights of the UniCare Individual Dental PPO Plan. This is not the insurance contract and only the actual plan provisions will apply.

\*If you are a UniCare member, you must select the same payment plan you have for your health plan.