

INDIVIDUAL DENTAL PLAN 411

SUMMARY OF PLAN BENEFITS AND COPAYMENTS



WHO IS ELIGIBLE?

You may enroll your spouse and eligible dependents. Eligible dependents include unmarried children to age 19 and full-time students to age 23. A full-time student is defined as taking 12 or more units. Verification is required.

IT'S EASY TO ENROLL!

To enroll in **California Dental Network's** INDIVIDUAL DENTAL PLAN 411, just follow these easy steps:

1. Select a dental office from our List of Participating Dentists.
2. Complete the attached Enrollment Application indicating the number of the dental office you have selected in the box at the bottom left corner of the Application.
3. Include a check, payable to **California Dental Network**, for your first month's premium and the **one-time enrollment fee**.
4. Mail the application and check to **California Dental Network 1971 E. 4th Street, Suite 184, Santa Ana, CA 92705-3917**. Your payment must be received by the 20th of the month for your coverage to begin on the first day of the following month.

An Enrollment Application is a request for coverage, which, if approved by **California Dental Network**, becomes the enrollment form used to issue an identification card and Combined Evidence of Coverage and Disclosure Form. All benefits, limitations and exclusions are stated in full in the Combined Evidence of Coverage and Disclosure Form which is provided when coverage becomes effective. Members will have 30 days from receipt of the Combined Evidence of Coverage and Disclosure Form to cancel their enrollment and receive a full refund of their premiums if they have not utilized the Plan. You may obtain a copy of the Combined Evidence of Coverage and Disclosure Form from our Corporate Office before you enroll.

OUT-OF-AREA EMERGENCY CARE IS COVERED TOO!

If an emergency happens and you need care at a location that is more than 50 miles from your **California Dental Network** dental office, **California Dental Network** will reimburse you up to \$50 per year for out-of-area emergency treatment.

LIMITATIONS

- ◆ Prophylaxis (cleaning) is limited to once every six months.
- ◆ Bitewing x-rays are limited to one series of four films every 12 months.
- ◆ Full mouth x-rays are limited to once every 24 months.
- ◆ Periodontal treatments (subgingival curettage and root planing) are limited to one treatment per quadrant in any 12-month period.
- ◆ Fixed bridgework will be covered only when a partial cannot satisfactorily restore the case.
- ◆ Replacement of partial dentures is limited to once every five years.
- ◆ Full upper and/or lower dentures are not to exceed one each in any five-year period.
- ◆ Denture relines are limited to one per arch in any 12-month period.

EXCLUSIONS

- ◆ General anesthesia, analgesia (nitrous oxide), intravenous sedation, or the services of an anesthesiologist.
- ◆ Treatment of fractures or dislocations; congenital malformations; malignancies, cysts, or neoplasms; or Temporomandibular Joint Syndrome (TMJ).
- ◆ Extractions or x-rays for orthodontic purposes.
- ◆ Prescription drugs and over the counter drugs.
- ◆ Any services involving implants or experimental procedures.
- ◆ Any procedures performed for cosmetic, elective or aesthetic purposes.
- ◆ Any procedure to replace or stabilize tooth structure lost by attrition, abrasion, erosion or grinding.

Para recibir una copia de esta plan dental en español llame a California Dental Network gratis a numero (877) 433-6825.





THE NO PROBLEM PLAN!

- ◆ No Deductibles!
- ◆ No Claim Forms!
- ◆ No Annual Maximums!
- ◆ No Limitations on Most Pre-Existing Conditions!
- ◆ No Waiting Periods to See a Dentist!

SEE YOUR SAVINGS!

Compare your costs with California Dental Network's INDIVIDUAL PLAN 411 to average dental fees:

Sample Treatment Plan	Avg. Fee*	With Plan 411	Your Savings
Exams.....	\$47.00	No Charge	\$47.00
Cleanings	\$65.00	No Charge	\$65.00
Full Mouth X-Rays...	\$86.00	No Charge	\$86.00
Filling, 1 surface	\$70.00	\$15.00	\$55.00
Root Canal, single	\$404.00	\$100.00	\$304.00
Crown, PFM.....	\$662.00	\$165.00	\$497.00
	\$1,334.00	\$280.00	\$1,054.00

*1998 MediCode Fee Analyzer

AFFORDABLE RATES!

	Monthly Checking	Monthly Coupons
Single.....	\$12.95	\$13.95
Couple	\$19.95	\$20.95
Family	\$29.95	\$30.95

Plus one-time non-refundable enrollment fee
Single \$10, Couple \$15, Family \$20

SPECIALTY COVERAGE!

All general dentists may not be capable of performing each of the services listed herein and, based upon a Member's condition, certain procedures may not be within the scope of practice or ability of a general dentist. In such a case, the general dentist will refer the Member to a **California Dental Network** participating dental specialist who will give the Member a 25% discount from their regular fees.

Summary of INDIVIDUAL DENTAL PLAN 411 Benefits and Copayments

The following dental services are covered benefits for the specified copayment, *only* when provided by a participating California Dental Network general dentist.

I. PREVENTIVE SERVICES

	YOUR COPAYMENT
Office visit.....	No Charge
Oral examination	No Charge
Intraoral x-rays, complete series	No Charge
Bitewing x-rays, single film	No Charge
Panoramic x-ray	No Charge
Prophylaxis (cleaning)	No Charge
Topical fluoride (child)	No Charge
Oral hygiene instruction.....	No Charge

II. ROUTINE SERVICES

	YOUR COPAYMENT
RESTORATIONS	
Amalgam, one surface	\$15.00
Amalgam, two surfaces	\$20.00
Amalgam, three surfaces	\$26.00
Resin, up to three surfaces	\$25.00
ORAL SURGERY	
Extraction, single tooth	\$16.00
Root removal	\$40.00
Surgical removal of erupted tooth	\$40.00
Removal of impacted tooth, soft tissue	\$50.00
Removal of impacted tooth, partially bony	\$65.00
Surgical removal of residual tooth roots	\$40.00
ENDODONTICS	
Pulp cap, direct.....	\$10.00
Pulp cap, indirect.....	\$24.00
Therapeutic pulpotomy.....	\$20.00
Root canal, anterior	\$100.00
Root canal, bicuspid.....	\$130.00
Root canal, molar	\$175.00

PERIODONTICS

Gingivectomy or gingivoplasty, per quadrant ...	\$115.00
Surgical gingival curettage, per quadrant.....	\$40.00
Root planing, per quadrant.....	\$40.00

III. MAJOR SERVICES

	YOUR COPAYMENT
CROWNS	
Resin with metal*	\$110.00
Porcelain fused to high noble metal* (not for molars).....	\$165.00
Porcelain fused to high noble metal* (for molars).....	\$250.00
Full cast high noble metal*	\$145.00
3/4 cast metallic*	\$145.00
Prefabricated stainless steel, primary tooth.....	\$30.00
Sedative filling	\$7.00

DENTURES & PROSTHODONTICS

Cast high noble metal* pontic.....	\$145.00
Porcelain fused to high noble metal* pontic	\$165.00
Resin with high noble metal* pontic.....	\$125.00
Re-cement bridge	\$18.00
Complete upper or lower denture	\$250.00
Upper or lower partial denture, resin base.....	\$225.00
Upper or lower partial denture, cast metal base with resin saddles	\$255.00
Adjust denture	\$12.00
Repair broken complete denture base	\$28.00
Replace missing or broken teeth, complete denture, each tooth	\$22.50
Add tooth to existing partial denture	\$31.00
Add clasp to existing partial denture.....	\$31.00
Reline complete or partial upper or lower denture, chair-side	\$35.00
Reline complete or partial upper or lower denture, lab.....	\$65.00

* MEMBER IS RESPONSIBLE FOR COPAYMENT PLUS ACTUAL LAB COST OF GOLD.

IV. ORTHODONTICS

STANDARD 24-MONTH CASE

Full-banded, upper and lower, to age 19	\$1,695.00
Full-banded, upper and lower, adults	\$1,695.00
Banded, upper or lower, children & adults.....	\$1,000.00
Consultation.....	\$40.00
Broken appointments without 24-hour notice	\$40.00

The ratio of premium costs to health services paid, for plan contracts with individuals and groups of 25 or fewer members, during the preceding fiscal year was 0%.