

Lafourche Parish Government – High Plan (LA)

AlwaysDentalSM Insurance

Group Number: 2LFPG111

Group Effective Date: January 1, 2011

Group Renewal Date: January 1, 2013

Outline of Benefits

Plan: Custom

Deductible: \$50 calendar year. Maximum 3 per family. Applies to Basic (Class B) and Major (Class C) Services.

Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%
Class D	Orthodontics	50%

Benefit Maximums: \$1,000 per calendar year (Includes Class A, B, and C Services). Separate \$1,000 lifetime maximum for Orthodontics (Class D) Services.

Carryover Benefit: The Carryover Benefit for this policy/certificate is **\$250**.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Routine exams (2 per 12 months)
- Prophylaxis (2 per 12 months)
 - (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Bitewing x-rays (maximum of 4 films) (1 per 12 months)
- Fluoride treatment for children up to age 16 (1 per 12 months)
- Sealants for children up to age 16 (permanent molars 1 per 36 months)
- Full mouth / panoramic x-rays (1 per 24 months)
- Adjunctive Pre-Diagnostic Oral Cancer Screening (1 per 12 months for age 40+)

Basic Services (Class B): No waiting period.

- Emergency treatment (palliative treatment)
- Space maintainers for children up to age 16 (primary teeth only)
- Simple restorative services (Fillings) (Benefit allowed for amalgam restorations on posterior teeth)
- Simple extractions
- Oral surgery (extractions and impacted teeth) & Anesthesia (subject to review, covered with complex oral surgery)

Major Services (Class C): 12 month waiting period. (Subject to takeover benefits for existing enrollees.)

- Non-Surgical Periodontics
- Surgical Periodontics
- Endodontics (Root Canals)
- Inlays and Onlays
- Repair of Crown, Denture, or Bridge
- Crown, Bridges, Dentures and Endosteal Implants

Orthodontic Services (Class D): 12 month waiting period. (Subject to takeover benefits for existing enrollees.)

- Annual maximum: \$500
- Separate lifetime maximum: \$1,000
- Up to 25% of lifetime allowance may be payable on initial banding.
- Dep. Children to age 19 only