

Rensselaer County Dental Plan

INTRODUCTION

The Dental Benefits Plan described in this packet is made available to eligible employees and their dependents. **As of January 1, 2011, adult children up to age 26 are eligible to be covered under this dental plan in accordance with the Patient Protection and Affordable Care Act (PPACA, aka HealthCare Reform Law). Adult children up to age 26 of enrolled members are eligible to be covered under the dental plan even if they:**

- Are no longer a full-time student**
- No longer live with the parents**
- Are not a dependent on anyone's tax return**
- Are married or unmarried (spouses and children of the dependent do not qualify)**

Rensselaer County's Dental Benefits Program has been designed to encourage you to maintain good dental care while keeping dental care expenses at a minimum. By visiting your dentist for check-ups on a regular basis (at least once a year) and receiving prompt treatment of small disorders when they are first discovered, you will be avoiding more serious dental problems from developing at a later date. This makes good sense from both a health and financial standpoint.

The Dental Benefit Program allows you complete freedom of choice in the selection of any licensed dentist. In addition, you are not required to submit to a preliminary examination in order to establish your eligibility for the Dental Benefits Program. To determine if you are eligible for this Plan, please contact Rensselaer County's Human Resources Department.

ELIGIBILITY

Benefits are available to all eligible employees on the effective date of the Dental Plan. The county's Human Resources Office will determine your eligibility. There is no payroll contribution for individual coverage. However, there is a contribution if you select family or dependent coverage. Please contact the Human Resources office for details.

BASIC SCHEDULE OF ALLOWANCES

The Schedule of Allowances is published in a separate packet available with this Benefits Booklet. For each dental procedure listed, the plan will pay the Benefit Payable or the actual charge, whichever is less.

TERMINATION OF BENEFITS

Dental benefits will cease on the last day of the month you are removed from the payroll, or if you fail to make the required contributions, if any, toward the cost of your benefits. There are no benefits for dental services performed after termination of coverage.

PARTICIPATING DENTISTS

As of January 1, 2014, the County's dental plan is administered by Delta Dental. Please visit their website at www.deltadentalins.com to find a listing of participating dentists. Select "Find A Dentist", and choose Delta Dental PPO as the network. By using a plan participating dentist, you will be able to minimize any out-of-pocket costs that may be required for your dental services.

EXCLUSIONS

The Dental Benefits Plan will not allow benefits for the following:

- 1) Loss or theft of a denture.
- 2) Extra duplicate prosthetic device.
- 3) Injuries, diseases or conditions, the treatment of which is available without cost to the person treated under laws enacted by the legislature of any State or the Congress of the United States (such as Worker's Compensation, Veteran's Compensation, etc.)
- 4) Cosmetic dentistry.
- 5) Oral hygiene, dietary instructions, or education programs.
- 6) Any charge for failure to keep a scheduled appointment.
- 7) Orthodontics.
- 8) Any charges for appliances or restorations, other than full dentures, whose purpose is to alter vertical dimension, stabilize periodontically involved teeth or restorative occlusions.
- 9) Any charge for completing a claim form.
- 10) Services or supplies which do not meet accepted standards of dental practice or are experimental in nature.
- 11) Dental disease or defect incurred or resulting from war, declared or undeclared, military or naval service to any country, riot, civil disorder, insurrection, or while committing a felonious act.
- 12) Dental mechanic or denturist, unless practicing according to applicable dental practice act and related statutes.
- 13) Any service or appliance received from a dental or medical department, maintained by an employer, a mutual benefit association, labor union, trustee or other similar person or group.

- 14) Any service unless rendered in connection with the care of an employee by a duly licensed dentist, and any service or appliance for which patient incurs no dentist's charge.
- 15) Any type of service or appliance not described in the Plan or in any Rider modifying the Plan.

CLAIM ADMINISTRATION

For questions regarding payment of claims, processing, etc. enrollees can either visit Delta dental's website at www.deltadentalins.com and create a log-in, or can contact Delta Dental's customer service at 1-800-932-0783.

If the dentist you go to is participating in the Dental Benefits Plan, it will be required that you inform the Participating Dentist of your enrollment in the County's Plan. Notification will be accomplished by presenting the Dental Benefits Identification Card that has been issued to you.