

Ultra-Dent

DENTAL CARE PLANS

- ◆ Basic
- ◆ Major
- ◆ Orthodontics
- ◆ Service

Ultra-Dent

DENTAL CARE PLANS



School Insurance Specialists

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School Insurance Specialists

AVAILABLE ULTRA-DENT PLANS

Benefits

Basic

Cleaning
Scaling and polishing of teeth
Fillings
Treatment of pain
Fluoride treatment (to age 19)
Extractions
Anesthetics used in connection with oral surgery
Diagnostic X-Rays
Root canals

Major

Partial dentures
Crown and bridge repair
Dentures
Bridges
Crowns
Inlays

Orthodontics

Orthodontic benefits can be provided for dependent children to age 19. The plan will pay from 50% up to 90% of the orthodontist's reasonable and customary* charges up to the plan lifetime maximum of \$2,000.

Service

Eligible charges are reimbursed on a calendar year basis. Calendar year is defined as the 12-month period, January 1 through December 31.

**Reasonable and customary is determined from a compilation of reported usual dental fees charged by doctors in specific geographic and economic areas.*

This brochure contains a brief description of available plans which are described in more detail in the certificate issued to insured persons. The group policy is issued by Union Security Insurance Company. It contains the terms and conditions of such coverage. None of the limitations and conditions of such policy are waived or modified by reason of any omission from or description in this brochure.

PARTICIPATE IN SET'S UNIQUE INCENTIVE PLAN.

Dental conditions and treatments differ greatly from most other areas of health care. Most dental treatment can be predicted and scheduled in advance. However, postponed or neglected dental treatment can result in greater expenses for all concerned.

To solve this dilemma, we provide a unique incentive approach to basic dentistry!

Here's how it works: The plan's basic services benefit will increase by 10% each calendar year up to a maximum of 100%. Each family member must visit a dentist for examination and diagnosis at least once per calendar year and all basic services that were recommended at the initial visit must be completed during the calendar year.

However, if during any calendar year the services were not completed, the basic services benefit percentage reverts to the original plan percentage for the next calendar year.

HOW DO I USE THIS PLAN?

1. Select the dentist of your choice and make an appointment for an examination.
2. When the dental services are complete, your signature on the SET claim form (or any universal dental claim form) will assign payment of benefits directly to your dentist.
3. If charges will be \$200 or more, your dentist should submit a Pre-Treatment Estimate.

Questions regarding eligibility and claims should be directed to SET SEG at 1-800-292-5421.

ULTRA-DENT GROUP INSURANCE PROGRAM FOR EMPLOYEES AND DEPENDENTS

Dental Care Expense Benefits

The SET Ultra-Dent Insurance Plan provides benefits for expenses incurred in connection with professional dental care for persons covered under this plan.

Eligible dental care charges are the actual costs charged for the listed treatments or services to the extent that such charges are reasonable and customary for the services performed or the materials furnished.

Choice of Programs/Flexible Plan Design

SET Ultra-Dent insurance has several different plans with benefits ranging from 50% up to 100% of reasonable and customary fees for eligible expenses. Choice of deductible amounts are available. SET Ultra-Dent insurance plans provide many options and special coverages that allow you to customize your district's dental plan. An experienced Account Executive will work with you to fashion basic, major and orthodontic benefits to meet your needs.

Eligibility

Each active employee of a participating employer is eligible. Eligible dependents include (1) an employee's spouse while not divorced or legally separated from the employee; (2) each of the employee's unmarried children who is a dependent within the meaning of the Internal Revenue Code of the United States, to age 25. Coverage is provided through December 31 of the year in which the dependent becomes age 25.

Coordination of benefits provision will apply to all eligible dental claims.

SAMPLE ULTRA-DENT PLANS

Orthodontic Benefits

Example Plan	Benefit Co-Pay	Lifetime Maximum
A	70%	\$1,500
B	80%	\$1,500
C	90%	\$1,500

- Standard dependent coverage is to age 19.
- Adult orthodontic coverage available.
- Deductibles are available.

Example Plan	Basic Services	Major Services	Combined Annual Max.
A	60%	50%	\$600-\$1,000
B	80%	80%	\$600-\$1,000
C	80%*	50%	\$600-\$1,500
D	100%	100%	\$600-\$1,000

**with incentive feature, increases 10% each calendar year up to 100%.*

- SET's unique incentive plan is available for basic services on all dental plans.
- Deductibles are available.