



We all know dental care is important - but we also know it can be expensive. Just like you have medical insurance, you should have a dental plan. The City provides two excellent dental plans ... a dental HMO plan and SafeGuard's Meridian Plan. The following pages have important information about both, which will allow you to make an informed decision about which plan is right for you.

To keep your smile bright and healthy, you need to see a dentist regularly. And every day we learn more about the impact poor oral health can have on your overall health.

#### For Heart Health ... see your dentist?

It's not as strange as it may sound. The Academy of General Dentistry has determined that more than 90% of all systemic diseases produce oral signs and symptoms.

Oral exams can play a key role in screening for diseases such as cancer, diabetes, hypertension, leukemia, osteoporosis, and autoimmune disease. And researchers for the New England Journal of Medicine found that treating severe gum disease can improve the function of blood vessel walls, actually improving heart health!

**You could have gum disease right now.** More than 75 percent of Americans over 35 have some form of gum disease. Periodontal (gum) disease is one of the main causes of tooth loss ... and research also links it to heart disease, stroke, respiratory disease, pre-term pregnancies, and diabetes.



**Oral cancer cases on the rise.** 30,000 Americans are diagnosed with oral cancer each year and nearly 8,000 die annually. Recently, the former Head Coach of the University of Miami Hurricanes football team, Butch Davis, **was diagnosed with cancer through a regularly-scheduled dental exam.** The 55-year-old coach said he wasn't even aware he had a growth when he saw his dentist for a routine cleaning. After the growth was removed, a biopsy diagnosed it as non-Hodgkins lymphoma. It was caught in time and **he's doing well - thanks in part to his dentist.**

**What's it all mean? It means that those twice-yearly visits to the dentist you thought were just to check for cavities, could someday save your life.**

If you'd like to learn more about the connection between your oral health and your overall health, just logon to SafeGuard's website at [www.safeguard.net](http://www.safeguard.net). There's a new module called "News & Information" that is filled with great news articles, research summaries and educational brochures. Check it out, it's interesting and informative.

If you aren't currently enrolled in one of the SafeGuard dental plans and would like to **start taking better care of your teeth AND save money**, your employee website at [www.persona-plans.com/cod](http://www.persona-plans.com/cod) has all of the information you need. Don't delay ... your overall health could depend on how well you treat your teeth and gums.

If you are already enrolled in one of these plans and would like to find a new SafeGuard dentist, you'll find the most current listings on our website at [www.safeguard.net](http://www.safeguard.net). Or, you can call SafeGuard Customer Service at 800.880.1800 week days from 7am to 8pm.

## Do I need to select a general dentist when I enroll?

Yes. The SafeGuard general dentist you select at enrollment will provide your routine dental care ... and with SafeGuard's individual selection feature, you and your enrolled dependents can each select different network dentists.

## Who are the dentists in your network?

SafeGuard contracts with both private practice dentists and those who are in a clinic environment. Every dentist in our network has been thoroughly screened prior to acceptance and we report regularly to the State of Florida with regard to the quality of care within our network. SafeGuard is also subject to regular audits both in our offices and in the dental practices. You are protected when you enroll in a SafeGuard plan.



A list of providers in your area can be found on the SafeGuard website at [www.safeguard.net](http://www.safeguard.net).

## Can I change dentists?

Yes. Call us or use SafeGuard's interactive website to change dentists. Your transfer will be effective the first of the following month.



## What is the interactive website?

The interactive website can be accessed from the SafeGuard home page. It opens an interface into our operating systems, allowing you to find a new provider, confirm eligibility, print your Schedule of Benefits, print a temporary ID card or order a new one. You can register online for this service and there are no limits to its use or any additional costs.

## What if I need emergency care?

All SafeGuard general dental offices provide emergency access 24 hours a day, 7 days a week. If you cannot reach your selected general dentist, you may receive emergency care from any licensed dental care professional. (The definition of what is considered "emergency care" can be found in your Evidence of Coverage. Or you may go to SafeGuard's Member website for emergency information specific to Texas.



## I'd like to switch to the DHMO plan and my current dentist is in your network but his office shows closed to new members. Does that mean I have to change dentists?

That's why we list all network dentists, not just the offices that are open to new membership. If you are currently a patient in one of the offices that indicate they are closed, you can still select that dentist when you enroll since you are not really considered a "new" patient there.



## What if I need to see a specialist?

This is a "self referral" plan which means you can contact any SafeGuard network specialist in your area without a referral from SafeGuard or from your general dentist. For a listing of specialists near you, go to our website and click on "Dental & Vision Directories". Then enter your member or group ID number and you can search by name, city, zip code or county. When you call the specialist, always remember to tell them you are a SafeGuard member.

## Do these plans cover second opinions?

Absolutely. Just let us know that you would like another clinical opinion and we will provide the name of a dentist for you to see.



### How does this plan work?

This plan has a calendar year maximum of \$1000, which is the maximum amount SafeGuard will pay toward the dental care for each person enrolled on this plan.

There is a yearly deductible of \$50 per person up to 3 - \$150 a year deductible is all you will pay per family. There is a "coinsurance percentage" for each type of procedure covered which is the percentage SafeGuard pays, after deductible, if applicable.

### Do I select a dentist when I enroll?

There is no requirement to "pre-select" a dentist, however, you can potentially save money by receiving care from a SafeGuard contracted dentist. Check out the directory for your area on the SafeGuard website . You can search by name, city, county or zip code - use your member or group ID number to refine your search - or you can enter as a "Visitor" if you don't have those numbers handy.

Dentists in our network have agreed to reduce their treatment fees up to 30% for SafeGuard enrollees and you won't have to worry about "balance billing\*." There's no paperwork either - your SafeGuard dentist will file your claims for you.

\*See your Summary of Benefits for more on balance billing.

### What if I need to see a specialist?

This plan covers specialty care exactly the same way as it does your basic dental care - based on your plan co-insurance. You may receive care from any licensed dental care specialist but there is potential savings if you see a specialist who participates in SafeGuard's network. A list of specialists in your area can be accessed on our website - or you can call customer service at 800.880.1800 for assistance.



### What if I have other dental coverage in addition to the SafeGuard plan?

We will coordinate our benefits with those you may be entitled to from other policies. Your combined benefits may pay up to, but no more, than the total covered expense.



### How do I file a claim?

In most instances, your dentist's office staff will ask you to sign an "assignment" form that allows them to file the claim for you and pay them directly. Both you and your dentist will receive an Explanation of Benefits that details how the claim was paid.

If your out-of-network dentist prefers that you pay first and file your own claim, complete a standard claim form and submit it to: **SafeGuard - PO Box 30930 - Laguna Hills, CA 92656-0930.**



### Do I need to get approval on some costs before treatment starts?

Approval of benefits is not required but we do encourage you to have your dentist submit a preauthorization request for a treatment plan of more than \$300. This will ensure that any of the procedures suggested are, in fact, covered benefits. It also gives you a chance to find out beforehand what the out-of-pocket expenses will be.

### What is "balance billing"?

Each covered dental procedure has a Maximum Allowable Amount (MAA) which is based on charges billed for the same service by dentists in the same geographic area with similar training and experience. Balance billing occurs when an out-of-network dentist charges more than the MAA for a covered procedure. You are responsible for that additional "balance billed" amount. There is no balance billing when care is received from one of SafeGuard's network dentists.



# Your SafeGuard Dental HMO Plan Summary & Rates

## Dental HMO Plan - CDC-680-TX

To enroll in the SafeGuard Dental HMO plan, you and your eligible dependents must reside, live or work in the Service Area and receive care from a SafeGuard network provider.

Overview		Highlights
<b>Access to care</b>	Benefits provided through a network of dental care professionals. Employee and dependents must choose a SafeGuard contracted dentist at enrollment.	No Yearly Maximums
<b>Specialty Care</b>	Specialty care is available through SafeGuard's network at 70% of the specialty care provider's usual fee.	No Deductibles
<b>Calendar Year Deductible</b>	None	No Claim Forms
<b>Calendar Year Maximum</b>	None	No Waiting Periods
<b>Co-payments</b> (What you pay the dentist for treatment)	Co-payments are set by procedure and all covered procedures are listed on the Schedule of Benefits	Each family member may select their own dentist from SafeGuard's list of contracted general dentists.
<b>Adult &amp; Child Orthodontic Services (Braces)</b>	Treatment is available from any SafeGuard contracted orthodontist at 70% of the usual charge.	Co-payments considerably less than you would pay for many procedures
		Excellent provider networks - more than 250 credentialed dental care professionals in Dallas County

## Sample Covered Procedures

Code	Description	Co-payment	Notes
D0150	Comprehensive oral evaluation	\$0	<ul style="list-style-type: none"> <li>• 2 cleanings per year unless medically necessary</li> <li>• Add'l charge for noble &amp; high noble metals</li> <li>• Porcelain on molars is an add'l charge</li> <li>• Add'l lab fees on dentures</li> <li>• Co-pays apply only when services are provided by your SafeGuard general dentist.</li> </ul>
D0210	X-rays intraoral - complete series	\$0	
D1110	Cleaning - adult	\$0	
D2150	Amalgam filling, two surfaces (Silver)	\$13	
D2331	Resin filling, two surfaces (White)	\$18	
D2751	Crown, base metal fused to porcelain	\$185	
D2962	Veneer (porcelain laminate)	\$240	
D3320	Root canal - bicuspid	\$118	
D4341	Periodontal scaling & root planing	\$35	
D5110	Complete upper denture	\$250	
D7140	Extraction - simple	\$10	

This is a brief overview of your plan; please review the full Schedule of Benefits and Exclusions & Limitations for further benefit information. These documents can be found on your employee website at [www.persona-plans.com/cod](http://www.persona-plans.com/cod).

## Rates

	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Monthly Rate	\$7.99	\$14.78	\$14.78	\$20.77

Benefits provided by SafeGuard Health Plans, Inc.

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# Your SafeGuard Meridian Dental Plan Summary & Rates

## VC2320W

Overview		Highlights
<b>Access to care</b>	You may receive treatment from any licensed dentist or potential savings can be achieved by receiving care from a SafeGuard contracted dentist.	<p>Each enrolled person has a maximum of \$1000 per year that can be paid towards dental care claims</p> <p>There is a "maximum allowable" set for each procedure. If your non-network dentist charges more than that amount, you will be responsible for the balance.</p> <p>There is a 12 month wait on Major Services for new enrollees*</p> <p>Freedom to choose any licensed dental care professional</p> <p>*If transferring from the City's dental HMO plan, the wait is waived (prorated based on the number of months enrolled).</p>
<b>Calendar Year Deductible</b>	\$50 per person \$150 per family Waived on Class I Preventive Services	
<b>Calendar Year Maximum</b>	\$1000	
<b>Co-insurance</b> (What SafeGuard pays towards your dental care)	Preventive: 100% - deductible waived General: 80% - after deductible Major: 50% - after deductible	
<b>Adult &amp; Child Orthodontic Services (Braces)</b>	Not a covered benefit under this plan	

## Sample Covered Procedures

Code	Description	Co-payment	Notes
D0150	Comprehensive oral evaluation	100%	<ul style="list-style-type: none"> <li>• 2 exams per calendar year</li> <li>• 1 each 36 months</li> <li>• 2 cleanings per calendar year</li> <li>• Crown replacement after 5 years</li> <li>• Scaling &amp; root planing for age 14 and older</li> <li>• Denture replacement once every 5 years if original is unserviceable</li> </ul>
D0210	X-rays intraoral - complete series	100%	
D1110	Cleaning - adult	100%	
D2150	Amalgam filling, two surfaces (Silver)	80%	
D2331	Resin filling, two surfaces (White)	80%	
D2751	Crown, base metal fused to porcelain	50%	
D3320	Root canal - bicuspid	50%	
D4341	Periodontal scaling & root planing	50%	
D5110	Complete upper denture	50%	
D7140	Extraction - simple	50%	

This is a brief overview of your plan; please review the full Summary of Benefits and Exclusions & Limitations for further benefit information. These documents can be found on your employee website at [www.persona-plans.com/cod](http://www.persona-plans.com/cod).

## Rates

	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Monthly Rate	\$23.23	\$46.46	\$47.38	\$70.62

Underwritten by SafeHealth Life Insurance Company

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