

Benefit Highlights

Plus Plan

TOWN OF LYNNFIELD

The annual maximum is: \$1200 per member per calendar year
The annual deductible is: \$50 per individual /\$150 per family
The maximum lifetime cap is: Unlimited

PLAN INCLUDES MAXIMUM CARRY OVER BENEFIT

Pretreatment estimates are recommended for underlined procedures.

Plan pays 100%; Member Coinsurance 0%

- Two oral exams per calendar year
- Two cleanings per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- One set of bitewing x-rays per calendar year
- One complete x-ray series or panoramic film every 36 months
- Single x-rays as required
- Sealants for children under age 16, once per unrestored permanent molar every 36 months

Plan pays 80%; Member Coinsurance 20% Deductible Applies

- Amalgam (silver) fillings. Composite (white) fillings on all teeth.
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges
- Rebasings or relining of partial or complete dentures; once every 60 months

Plan pays 50%; Member Coinsurance 50% Deductible Applies

- Root canal therapy
- Periodontal maintenance following active therapy – two per year
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once per lifetime
- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Surgical extractions and other routine oral surgery not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for complex surgical procedures
- Root planing and scaling once per quadrant every 24 months
- Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- Gingivectomies once per site every 24 months
- Soft tissue grafts once per site every 60 months
- Crown lengthening once per tooth every 60 months
- Surgical placement of endosteal implant and abutment; replacement limited to once every 60 months
- Crowns over natural teeth, build ups, posts and cores - replacement limited to once every 60 months
- Bridges, build ups, posts and cores, crowns over implants - replacement limited to once every 60 months
- Partial and complete dentures - replacement limited to once every 60 months

Dependent Coverage – Dependent children are covered up until the end of the month that they turn age 26.

Welcome to Altus Dental

This overview highlights your dental benefits and explains how your Plus plan works. We look forward to providing you and covered family members with dental insurance. When your coverage begins, we will send you an ID card.

Register at altusdental.com to learn more about your benefits and choose to receive paperless communications from us through your secure and convenient online account.

How to Contact Us

ONLINE

You can access your account information online 24 hours a day, 7 days a week at www.altusdental.com.

INFOLINE

1.877.223.0588

Our automated telephone information system is available 24 hours a day, 7 days a week.

CUSTOMER SERVICE

1.877.223.0588

Our customer service representatives are available Monday – Thursday
8 am to 7 pm and
Friday 8 am to 5 pm, ET.

How Your Plan Works

Receiving care from a participating network dentist will save you money. To make sure you get the maximum out of your dental plan, it's important to know how your plan works.

The Altus Dental network includes many dentists in your area. We are the largest Preferred Provider Organization (PPO) in the state. We also offer access to dentists nationwide through the CONNECTION Dental network. All of our network dentists pass our rigorous credentialing process.

How to Find a Dentist

Choose from Altus Dental's extensive network of dentists. With a continually expanding list of participating dentists, you're sure to find one that's right for you.

Visit altusdental.com to use our online Find a Dentist tool. You can see if your current dentist participates with us or look for a new dentist by searching by name, location or specialty. If your card displays the CONNECTION Dental logo, you have access to a national network of dentists and specialists. Enter your address or other criteria important to you (extended hours, languages spoken, etc.), and our tool will return a list of dentists that meet your needs — as well as maps and driving directions.

*Thanks for choosing
Altus Dental – we look forward
to providing you and any
covered family members
with quality dental benefits.*

Maximize your coverage with participating dentists

In-network care

When you receive care from a participating dentist, your out-of-pocket costs will be less. That's because the dentist has agreed to accept the allowance as full payment, minus any coinsurance and applicable deductibles, which means no "balance billing." Participating dentists also handle paperwork and inquiries directly with us.

Out-of-network care

You have the freedom to see a dentist who does not belong to our network. However, when you go to a non-participating dentist, it will usually cost you more money. That's because non-participating dentists expect you to pay for any difference between the amount Altus Dental allows and the amount the dentist charges.

You may also have to file the claim yourself and be reimbursed by Altus Dental.

Members Online

When you register at altusdental.com, you can log in to see your benefits, eligibility and claims information whenever it's convenient for you. And, you can choose to receive paperless communications from us through your secure and convenient online account. Visit www.altusdental.com today!

*Claims and correspondence
should be sent to:*

*Altus Dental
P.O. Box 1557
Providence, RI 02901-1557*

NOTICE OF NONDISCRIMINATION AND ACCESSIBILITY POLICY

Altus Dental Insurance Co. does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-223-0588.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-223-0588.

Introducing the maximum carry over provision



Get the most out of your benefits with the Maximum Carry Over Provision

In addition to good oral health habits, regular dental check-ups are the best way to maintain healthy teeth and gums. That is why we encourage all of our members to take advantage of the preventive care services covered under their plan.

As further incentive for you to receive regular dental care, we offer an annual Maximum Carry Over Provision. This unique benefit allows you to carry over unused portions of your annual maximum to the following year, as long as you use your preventive care benefits (exams and cleanings). This allows you to save unused benefit dollars in case more expensive treatments become necessary in the future.

You can "carry over" unused balances up to a limit of \$1,500, depending on your plan's benefits.

Please note: This feature applies to benefit programs that cover major restorative services (crowns and bridges) and offer annual benefit maximums of \$1,000 or more. Orthodontic benefits and lifetime benefit programs are excluded from this provision.

Who is Eligible?

You are eligible for Maximum Carry Over benefits if:

1. You and your dependents have been enrolled in the plan for a full calendar year.
2. You receive a preventive care benefit (e.g. exams and cleanings) during the year.
3. Your claims during the year did not exceed the annual cap set under your benefit plan. See the chart below for Claims Cap examples.

Maximum Carry Over benefits are calculated based on your plan's annual maximum:

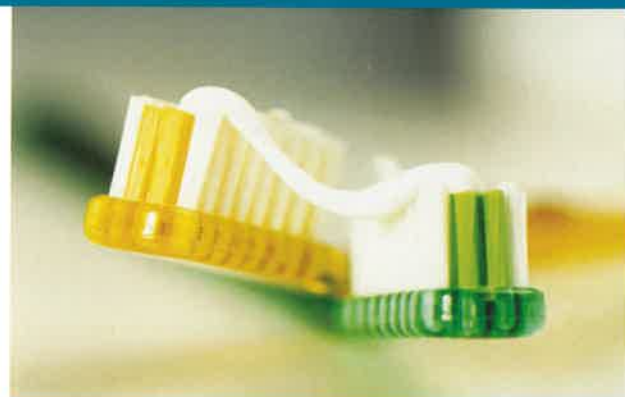
	Plan A	Plan B	Plan C
ANNUAL MAXIMUM	\$1,000	\$1,500	\$2,000
CLAIMS CAP	\$500	\$700	\$800
ANNUAL CARRY OVER	\$250	\$350	\$400
CARRY OVER BONUS*	\$100	\$150	\$200

*A bonus is available for members who receive all services from participating Altus Dental dentists.

Members are eligible to accrue benefit dollars up to their plan's Carry Over maximum.

	Plan A	Plan B	Plan C
ANNUAL MAXIMUM	\$1,000	\$1,500	\$2,000
CARRY OVER MAXIMUM	\$1,000	\$1,250	\$1,500

Carry Over amounts are made available to the member by March 15th of the following Plan Year.



Maximum Carry Over in Action

Jordan's dental plan offers an annual maximum of \$1,000. Last March, Jordan received a cleaning and dental exam. Later in the year, he had a filling replaced. The cost for these procedures did not exceed his company's \$500 Claims Cap. As a result, Jordan is eligible to carry over \$250 to the new Plan Year. Because Jordan received treatment from participating Altus Dental dentists, he is eligible for a Carry Over bonus of \$100 - bringing his Carry Over total to \$350 (\$250 + \$100).

Maximum Carry Over Terminology

Claims Cap: An annual limit on the amount of claims dollars you can spend to qualify for Carry Over benefits.

Carry Over Max: The maximum amount of dollars that a member is eligible to carry over to the following year.

Preventive Care Benefits: Routine dental exams and cleanings.

Major Restorative Services: More expensive dental treatments that include crowns and bridges.