

# Dental Coverage

LifeMap Assurance offers employers in Washington with 10 to 25 employees these employer-paid Dental options or the ability to add Voluntary Dental to their benefits package. Our Passive PPO options provide plenty of choice and flexibility at affordable group rates.

## 1. Review the Options

	Essential Dental Plan J	Choice Dental Plan L	Preferred Dental Plan K	Choice Dental Plan L with TMJ
Deductible (Waived for Preventative Services)	\$25 or \$50 per member; 3x per family			\$50 per member, 3x per family
Annual Maximums	\$1,000, \$1,500, or \$2,000			\$1,500
Coinsurance Levels	100/80/50 or 80/60/50	100/80/50	100/80/50	100/80/50
Out-of-Network Benefit Allowance	90 <sup>th</sup> percentile UCR	90 <sup>th</sup> percentile UCR or MAC/Contracted Amount*	90 <sup>th</sup> percentile UCR	90 <sup>th</sup> percentile UCR
Waiting Periods	Initial: None Late: 3 months (Class A), 6 months (Class B), 12 months (Class C)			
<b>Benefit Coverage</b>	<b>J</b>	<b>L</b>	<b>K</b>	<b>L with TMJ</b>
Exams and Cleanings	Class A – Preventative; 2 per year		Class A – Preventative; 2 per year or 3 with certain diagnoses	Class A – Preventative; 2 per year
Fluoride	Class A - Preventative			
X-rays	Class A - Preventative			
Space Maintainers	Class A - Preventative			
Sealants, Preventative Resin	Class A - Preventative			
Fillings	Class B - Restorative			
Periodontal Services	Class B - Restorative			
Endodontic Services	Class B - Restorative			
Oral Surgery	Class B - Restorative			
Crowns and Bridges	Class C - Major			
Dentures	Class C - Major			
Implants	Excluded	Class C - Major		
<b>Optional Benefits</b>				
Orthodontia (Child coverage up to age 19)	12-month waiting period (24 months for late enrollees) 50% Coinsurance Lifetime Maximum: \$1,000 or \$1,500 Availability based on selected plan			
TMJ Services	6-month waiting period (12 months for late enrollees) 50% Coinsurance Annual Maximum: \$1,000 / Lifetime Maximum: \$5,000 Availability based on selected plan			

\*Only a \$1,500 Calendar Year Maximum is available with the MAC/Contracted Amount option.

*This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. A copy of the full policy including all covered benefits, exclusions and limitations will be provided once a group master application is signed. Contact LifeMap with any questions.*



# Small Group Dental Coverage

## 2. Choose your contribution level

Employer Contribution	Participation
100% Employer-paid	100% Required
50% to 99% Employer-paid	2-4 Employees: 100% required 5+ Employees: 75% required (minimum 5)
<50% Employer-paid (Voluntary)	Greater of 35% or 5 employees required

## 3. What's not covered

To keep costs down for everyone, we unfortunately can't cover everything. These are the exclusions for each dental plan we offer.

### Exclusions and Limitations

- Benefits Not Stated
- Adjustment Denture or Bridgework within 6 Months
- Cosmetic and Reconstructive Services and Supplies
- Duplicate X-Rays
- Experimental and Investigational Services
- Facility Charges
- Fees, Taxes, Interest, etc.
- Home Health Aids
- Medication and Supply Charges
- Military Service-Related Conditions
- Motor Vehicle Coverage and Other Insurance Liability
- Non-Direct Patient Care
- Oral Hygiene and Dietary Instructions
- Oral Pathology and Laboratory
- Any Services Performed in a Laboratory
- Collection of Cultures and Specimens
- Orthodontic Dental Services (except when included on selected plan)
- Personal Comfort Items
- Precision Attachments, Personalization, Precious Metal Bases and Other Specialized Techniques
- Riot, Rebellion, War and Illegal Acts
- Self-Help, Non-Dental Programs
- Separate Charges
- Services Provided by Member of Immediate Family
- Services due to Intentionally Self-Inflicted Injury/Illness
- TMJ Treatment (except with L Plan/TMJ offering)
- Third Party Liability
- Travel and Transportation Expenses
- Treatment Completed More than 30 Days after Coverage Terms
- Treatment Outside Generally Accepted Dental Practices
- Treatment started prior to the Member's Effective Date
- Work-Related Conditions
- Anything not specifically provided for in the policy may not be a covered benefit.

## 4. Submit a quote

Underwriting guidelines for Washington groups with 10 to 25 employees:

- Group must be a business (or an offshoot of a business) that has been in existence for at least 3 months for Dental
- No more than 50% of the group members may be from the same family, unless each has been employed with the employer for at least two years
- No more than 60% of the group members can be over age 50 years old
- Eligibility requirements: full time, active employee working a minimum of 30 hours per week
- Child coverage from birth to age 26 for unmarried children (Class A, B, and C services)
- One class is allowed

Submit your quote request and census to  
[SmallGroup@LifeMapCo.com](mailto:SmallGroup@LifeMapCo.com)

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