



**MEDICAL MUTUAL**

**Stark County Schools Council of Governments**

**Traditional Dental Benefit Summary**

With Orthodontia

<b>General Information</b>		
Dependent Age	19	
Student Age	26	
Dependent Removal	End of Month	
Claims Filing Limit	12 months	
<b>How Claims are Paid</b>		
Benefit Period	January 1st through December 31st	
Benefit Period Deductible - Single	\$25	
Benefit Period Deductible - Family	\$75	
Preventive and Diagnostic Services Coinsurance	100%	
Basic Services Coinsurance	80%	
Major Services Coinsurance	80%	
Overall Benefit Period Maximum	\$2,500	
Orthodontic Services Coinsurance	60%	
Orthodontic Lifetime Maximum	\$1,200 per eligible member	
<b>Preventive/Diagnostic Services</b>	<b>Frequency/Limits</b>	<b>Benefit</b>
BiteWing X-rays	(2 sets per benefit period)	100%
Emergency Palliative Treatment Services	(includes emergency exams and pain treatment, incision and drainage of abscess and excision of pericoronal gingiva)	100% (Emergency Exam and Palliative Treatment; 80% after deductible for all other services.)
Exams/Evaluations	(2 per benefit period)	100%
Fluoride Treatments	(2 per benefit period)	100%
Prophylaxis (cleaning)	(2 per benefit period)	100%
Non-Preventive Exams/Evaluations		100%
Diagnostic X-rays	(Full Mouth/Panorex are limited to 1 every rolling 36 months)	100%
Space Maintainers		100%
<b>Basic Services</b>	<b>Frequency/Limits</b>	<b>Benefit</b>
Consultation/Professional Visits		80% after deductible
Minor Restorations		80% after deductible
Endodontics		80% after deductible
Periodontal Services		80% after deductible
Relines/Rebase of Dentures - Complete Dentures; Partial Dentures	(1 every rolling 36 months; but not within 6 months of placement of a denture)	80% after deductible
Repairs – Crowns; Fixed Partial Dentures; Partial and Complete Dentures		80% after deductible
Extractions		80% after deductible
Impactions		80% after deductible
Oral Surgery		80% after deductible
Anesthesia		80% after deductible
<b>Major Services</b>	<b>Frequency/Limits</b>	<b>Benefit</b>
Gold Foil Restorations	(1 per tooth every 5 years)	80% after deductible
Inlay/Onlays	(1 per tooth every 5 years)	80% after deductible
Crowns	(1 per tooth every 5 years)	80% after deductible
Major Restorative		80% after deductible

Fixed Partial Dentures	(1 per tooth every 5 years)	80% after deductible
Dentures	(1 every 5 years)	80% after deductible
<b>Orthodontic Services</b>	<b>Frequency/Limits</b>	<b>Benefit</b>
Orthodontic Services	(available for all members)	60% up to \$1,200 maximum

### **DenteMax Network Option**

As a Stark County Schools Council of Governments member you have the freedom to choose any dentist and receive these benefits. You have the *option* to receive covered dental services from a dentist who participates in the DenteMax Network. Choosing to receive covered dental services from a **DenteMax network provider protects you from balance bills** (the difference between the amount paid by Medical Mutual and providers billed amount). DenteMax providers agree to accept Medical Mutual's payment and not bill Stark County School's members for the balance.

### **About DenteMax**

- All dentists go through an advanced credentialing process and are re-credentialed every three years.
- No referral is needed. You won't be limited on referral and your dentist will work directly with you on your treatment plans.
- DenteMax is hassle free. Change dentists at any time without paperwork or waiting period, and each family member can choose their own dentist.

### **Find a DenteMax Provider**

- Visit [MedMutual.com](http://MedMutual.com)
- Click "Find a Doctor or Hospital"
- Click "Dental"
- Select "DenteMax" Network
- Enter search requirements
- Or call 800-752-1547