DRYWALL TAPERS INSURANCE FUNDS METRODENT PPO NETWORK PLAN DESCRIPTION & FEE SCHEDULE

This document is a brief description of the program. In cases of discrepancy the dental program document will control.

ELIGIBILITY	 Eligibility is determined according to the definition and requirements outlined in the Drywall Tapers Insurance Funds Summary Plan Description.
	 Eligible dependents Includes the lawful spouse and each dependent child from birth until the age of 26 is reached so long as they are not covered by or eligible for other health insurance through their employer and have completed an "Age 26 Young Adult Dependent Coverage Enrollment Form".
PLAN YEAR	January 1 st through December 31 st
PLAN MAXIMUM	 \$3,000 annual maximum per covered individual, per calendar year excluding orthodontic services.
DEDUCTIBLE	There is no annual deductible.
PLAN LIMITATIONS	 Examination – two per calendar year Prophylaxis – two per calendar year X-rays – panoramic or full mouth series – maximum once every 36 months
	 Replacement of prosthetics – not more than once in five years Palliative treatment – no other treatment rendered that same visit Sealant – to age 19, once per lifetime, per tooth
	 Fluoride treatment – to age 19, maximum one application per calendar year Root Scaling, curettage, bite correction; any combination, including prophylaxis – maximum \$120 in a calendar year
	Orthodontic treatment – \$2,520 for eligible dependents to age 19
PRE-TREATMENT REVIEW	 Specialist consultation – one per year, includes examination This process is recommended for your benefit as it will give the dentist and plan member a
PRE-IREATMENT REVIEW	 This process is recommended for your benefit as it will give the dentist and plan member a better understanding of the dental coverage for a proposed treatment plan before the work begins and expenses are incurred. Please note- a pre-treatment review estimate is not a promise of payment. Work must be done while the patient is still eligible Pre-op periapical x-rays required for crowns, veneers, inlays and extractions Periodontal charting and x-rays are required for surgical periodontal procedures Pre-op periapical x-rays of the entire arch are required for fixed bridgework and removable bridgework
MISSING TOOTH CLAUSE	 Replacement of a tooth that was missing prior to the individual becoming eligible for dental benefits under the plan is not covered.
PERMISSIBLE CHARGES	 Covered and reimbursable services: None Covered but not reimbursable services: Schedule allowance Non-covered services: Your usual charge for that service
COORDINATION OF BENEFITS	 If the patient is eligible for benefits under more than one group dental plan, you are entitled to collect benefits available through both plans. The total may not exceed your usual charge and payments from the other plan must first be applied to reduce or eliminate charges for deductibles, plan maximums or frequency limitations.
HOW TO FILE A CLAIM	 As a participating provider, you must complete all necessary paper work and accept assignment of benefits. Complete a Claim Form (computer generated, ADA, and universal claim forms are accepted) and provide an itemized bill of services rendered. Signature on file is accepted. Enclose, when appropriate, x-rays, tooth charting, periodontal charting Mail claims to: Self-Insured Dental Services, Dept. 117 P.O. Box 9005 Lynbrook, NY 11563 File claims electronically: PAYOR ID: CX076
	For up to date detailed information, including member eligibility, please access our website at: www.asonet.com If you have any questions regarding the operation of this program please contact S.I.D.S. at: (516) 396-5500 or (718) 204-7172

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DRYWALL TAPERS INSURANCE FUNDS SCHEDULE OF ALLOWANCES

	MAXIMUM CHARGE		MAXIMUM CHARGE
I-DIAGNOSTIC ORAL EXAM FULL MOUTH SERIES X-RAYS OF PANORAMIC FILM PA OR BW FIRST FILM PA OR BW EACH FILM OCCLUSAL FILM POSTERIOR-ANTERIOR OF LATERAL FILM CEPHALOMETRIC FILM EXTRAORAL OF TEMPOROMANDIBULAR FILM	16.00 40.00 6.00 5.00 11.00 25.00 40.00	VI-PERIODONTICS GINGIVECTOMY-PER QUAD OSSEOUS SURGERY-PER QUAD FREE SOFT TISSUE GRAFTS-PER QUAD OSSEOUS GRAFT-MAXIMUM PER QUAD OSSEOUS GRAFT-SINGLE SITE PEDICLE SOFT TISSUE GRAFT CURETTAGE. SCALEIROOT PLANING-per visit PERIODONTAL MAINTENANCE PROCEDURE	225.00 350.00 250.00 250.00 90.00 250.00 50.00
II-PREVENTIVE PROPHYLAXIS-Adult PROPHYLAXIS-Child FLUORIDE EXCL. PROPHY SEALANT-to age 19	33.00 25.00 16.00 20.00	VII-ORAL SURGERY SIMPLE EXTRACTION SURGICAL EXTRACTION IMPACTION-SOFT TISSUE IMPACTION-PARTIAL BONY	50.00 75.00 115.00 185.00
III-RESTORATIVE AMALGAM - 1 Surface AMALGAM - 2 Surface AMALGAM - 3 or more surfaces AMALGAM - 4 or more surfaces RESIN-1 SURFACE-Anterior or Posterior RESIN-2 SURFACE-Anterior or Posterior RESIN-3 SURFACE-Anterior or Posterior INCISAL ANGLE - 4 plus surfaces including incisal METALLIC INLAY-1 SRF METALLIC INLAY-3 SRF METALLIC INLAY-3 SRF	35.00 45.00 55.00 65.00 45.00 55.00 65.00 70.00 250.00 280.00 310.00	IMPACTION-COMPLETE BONY BIOPSY OF ORAL TISSUE ALVEOPLASTY-PER QUAD REMOVAL OF CYST OR TUMOR-<1.25 CM REMOVAL OF CYST OR TUMOR->1.25 CM HEMISECTION/ROOT RESECTION FRENULECTOMY SURGICAL EXPOSURE FOR ORTHO SURGICAL EXPOSURE TO AID ERUPTION INCISION AND DRAINAGE-NO OTHER TREATMENT REMOVAL OF RESIDUAL ROOTS	225.00 75.00 150.00 75.00 125.00 210.00 150.00 150.00 125.00 50.00 85.00
ONLAY PORCELAIN INLAY-1 SRF PORCELAIN INLAY-2 SRF PORCELAIN INLAY-3 SRF CROWN-PLASTIC TO METAL CROWN-PORCELAIN CROWN-PORCELAIN CROWN-FULL OR 3/4 CAST CAST POST AND CORE PREFAB POST AND CORE PIN SUPPORT PER TOOTH RECEMENT CROWN, INLAY OR BRIDGE RECEMENT BRIDGE PREFAB SS CROWN-primary teeth only PORCELIAN LAMINATE	75.00 250.00 280.00 310.00 350.00 375.00 350.00 125.00 100.00 25.00 30.00 50.00 60.00 225.00	VIII-PROSTHODONTICS COMPLETE OR IMMEDIATE DENTURE PARTIAL DENTURE-ACRYLIC BASE PARTIAL DENTURE-CAST BASE UNILATERAL PARTIAL DENTURE DENTURE ADJUSTMENT REPAIR COMP DENT BASE REPAIR CAST FRAMEWORK REPLC MISS/BRKN TTH-COM DENT RELINE COMPLETE DENTURE-CHAIR RELINE PARTIAL DENTURE-CHAIR RELINE PARTIAL DENTURE-LABORATORY RELINE COMPLETE DENTURE-LABORATORY PONTIC-CAST METAL PONTIC-PORCELAIN TO METAL	500.00 285.00 450.00 250.00 30.00 90.00 100.00 85.00 80.00 75.00 130.00 130.00 325.00 375.00
IV-ENDODONTICS PULP CAP-DIRECT VITAL PULPOTOMY ROOT CANAL THERAPY-1 CANAL ROOT CANAL THERAPY-2 CANALS ROOT CANAL THERAPY-3 CANALS ROOT CANAL THERAPY-4+ CANALS ROOT CANAL THERAPY-4+ CANALS RETROGRADE FILLING APICOECTOMY-first root APICOECTOMY-max per tooth	10.00 70.00 225.00 350.00 400.00 425.00 85.00 210.00 420.00	PONTIC-RESIN WITH METAL ABUTMENT CROWN-PLASTIC WITH METAL ABUTMENT CROWN-PORCELAIN WITH METAL ABUTMENT CROWN-FULL CAST REPLACE FACING PRECISION ATTACHMENT MARYLAND BRIDGE RETAINER TISSUE CONDITIONING IX-ORTHODONTICS	350.00 350.00 375.00 350.00 150.00 90.00 150.00 40.00
V-ADJUNCTIVE SERVICES PALLIATIVE TREATMENT-no other treatment GENERAL ANESTHESIA/IV SEDATION Plan pays first 30 minutes only SPECIALIST CONSULTATION	30.00 210.00 50.00	MINOR TOOTH MOVEMENT/INTERCEPTIVE TX MAXIMUM CHARGE PER CASE REMOVABLE APPLIANCE FIXED APPLIANCE ACTIVE TREATMENT, per month	780.00 270.00 270.00 65.00
		COMPREHENSIVE TREATMENT MAXIMUM CHARGE PER CASE	2520.00
		DIAGNOSIS & INITIAL APPLIANCE ACTIVE TREATMENT, per month	400.00 65.00