

40 Square Cooperative Solutions

Dental Highlight Sheet

Plan Benefit	
Preventive Services	100%
Basic Services	50%
Major Services	50%
Deductible	\$50/Calendar Year For Basic and Major Services Waived for Preventive
Maximum (per person)	\$150 Deductible Maximum per Family \$1,000 per insured per calendar year
PPO	Passive Network – Incentive to go in-network
Allowance	90 th U&C (no penalty going out –of-network)
Waiting Period	None
Annual Open Enrollment	Yes

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
Routine Exam (1 in 6 months)	Restorative Amalgams	Onlays
Bitewing X-rays (1 in 12 months)	Restorative Composites	Crowns (1 in 10 years per tooth)
Full Mouth/Panoramic X-rays (1 in 5 years)	Crown Repair	Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years)
Periapical X-rays	Denture Repair	Endodontics (nonsurgical)
Cleaning (1 in 6 months)	Simple Extractions	Endodontics (surgical)
Fluoride for Children 13 and under (1 in 6 months)	Complex Extractions	Periodontics (nonsurgical)
Sealants (age 15 and under)	Anesthesia	Periodontics (surgical)
Space Maintainers		

Reliance Standard Life Insurance Company

Reliance Standard Life Insurance Company was incorporated in 1907 with administrative offices in Philadelphia Company. Reliance Standard is domiciled in Illinois, and its headquarters remain in Philadelphia. Reliance Standard is a member of The Tokio Marine Group.

eCard

Once you are enrolled in the plan, your plan member ID card is provided electronically. Access your eCard online by creating a Secure Member Account – it's fast, easy and secure. To get one of these ID cards, visit reliancestandard.com/dental-vision and sign into (or create) a Member Services secure account. Enrolled members may receive care without the card just by giving the provider their name, date of birth, and social security number/member identification number.

Dental Network

To find a dental provider in the network, simply to go www.reliancestandard.com, then click the “find dental and vision providers near you” icon under the “I am an employee / individual” column of the home page, then click “find a dentist”, then input requested zip code and “Classic PPO” if network is requested, and finally click on “search now”.



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Rx Savings

Plan members and their covered dependents (even their pets) can save on prescription medications through any Walmart or Sam's Club pharmacy across the nation. This Rx discount is offered at no additional cost, and it is not insurance.

To get the Rx discount, members need to present an Rx discount savings ID card. To get one of these ID cards, visit reliancestandard.com/dental-vision and sign into (or create) a Member Services secure account. Then print a copy of the ID card.

Eyewear Savings

Plan members may receive up to 15% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, plan members can visit reliancestandard.com/dental-vision and sign-in (or create) a secure member account. Members must present the Eyewear Savings Card at time of purchase to receive the discount.

Customer Service

Our Customer Relations Department is open from 7 am to midnight (CST) Monday through Thursday and 7 am to 6:30 pm (CST) on Fridays. You can call toll-free at 800-497-7044. Your claim forms can be faxed in to (402) 309-2580. We will be happy to answer any questions you may have regarding a specific claim you have filed or to answer questions about benefits for dental procedures being considered.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Limitations

Any treatment which is for cosmetic purposes, except as specifically listed in the Table of Dental Procedures.

Any procedure which is not shown on the Table of Dental Procedures.

For orthodontic treatment.

Any benefits which the plan member is entitled to under any workmen's compensation or similar law.

Services not required for necessary care and treatment or are not within the generally accepted parameters of care.

Any procedure begun before the plan member was covered under the dental expense benefit.

Initial placement of any dental prosthesis or prosthetic crown unless such placement is needed because of the extraction of one or more teeth while the plan member is covered.

Because of war or any act of war, declared or not.

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the benefits available through Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.

