



## ENROLLMENT INFORMATION

**Xavier University**

Contract Period: 1/1/2022 through 12/31/2022

### SUPERIOR SMILES START WITH SUPERIOR DENTAL CARE

Dental coverage through SDC offers financial protection for maintaining oral health *and* helps care for general health in the process. Regular oral exams, like those covered by your SDC plan, prevent and detect dental problems before they turn into something serious. A simple routine dental check-up could even save your life, as major health problems can first show symptoms in the mouth. Your employer has selected a **SUPERIOR** dental plan for you to elect – please see the plan details below. Sign up today for your new **SUPERIOR** dental coverage...and let SDC keep you *smiling for a lifetime!*

	Core Plan #1375		Enhanced Plan #1376	
	In Network	Out of Network	In Network	Out of Network
<b>Preventive</b> oral exams, x-rays, cleanings, fluoride treatments for children	100%	100%	100%	100%
<b>Basic</b> emergency treatment, fillings, root canal therapy, extractions, repairs & recementation, periodontal treatment, sealants and space maintainers for children	50%	50%	60%	60%
<b>Major</b> oral surgery, crowns, onlays, bridges, dentures, implants	0%	0%	40%	40%
<b>Contract Maximum</b> per member, per contract period; applies to Preventive, Basic & Major services	\$1,000.00	\$1,000.00	\$1,250.00	\$1,250.00
<b>Orthodontia</b>	N/A	N/A	50%	50%
<b>Orthodontia Maximum</b> lifetime maximum applies to Orthodontic services	N/A	N/A	\$500.00	\$500.00
<b>Deductible</b> applies to Basic & Major services and follows the contract period	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>Copay</b> applies to Preventive exams	N/A	N/A	N/A	N/A
<b>Network Access</b>	No Balance Billing	Balance Billing Possible	No Balance Billing	Balance Billing Possible

Any out of network service may be subject to a "balance bill" for any amount that the dentist's charge exceeds SDC's then current allowable amount for an eligible service.

To review the complete List of Covered Services, refer to SDC's Evidence of Coverage or the Schedule of Benefits associated with the plan number above.

### PROTECT YOUR SMILE...AND YOUR MONEY!

SDC's dental plans focus on preventive services like cleanings and exams that can help you avoid major dental procedures and save you money. Without SDC dental coverage, the cost of an emergency dental procedure that wasn't detected and treated early can easily reach thousands of dollars. Additionally, SDC will provide a **Free Second Opinion** by a participating dentist for extensive treatment plans. This is provided at no cost and without utilizing any portion of the individual's Contract Maximum. This benefit is required to be coordinated, in advance, through SDC's Dentist and Member Services team.

### OVER HALF A MILLION NETWORK ACCESS POINTS ACROSS THE COUNTRY

**NO WAITING PERIODS | NO BALANCE BILLING (in network) | NO CLAIM FORMS (in network) | NO MISSING TOOTH EXCLUSION**

**Notice:** Any person obligated for any part of a pre-payment may cancel such agreement within 72-hours after having signed the agreement or offer to enroll. Cancellation occurs when written notice of cancellation is given to SDC or its agents or other representatives.

**Warning:** If you or your family members are covered by more than one healthcare plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

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KEEPING YOU AND YOUR FAMILY SMILING FOR A LIFETIME

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