

GOOD NEWS! You and your family have the opportunity to enroll in a dental health plan offered by Dental Health Options by Health Resources, Inc. Our plans are specifically created to Insure Smiles. We work together with general and specialty dentists who have agreed to provide services at a savings to you. Visit [InsuringSmiles.com](http://InsuringSmiles.com) to Find Your Dentist.

Members enjoy:

- No deductibles
- No claim forms
- No waiting periods
- No pre-existing condition clauses
- A large dentist network, including specialists

**PLAN ANNUAL MAXIMUM - \$1,350**

**DENTAL SERVICES COVERED AT 100%\***

**PREVENTIVE**

Routine teeth cleaning  
Fluoride applications (adult or children)  
Sealants (permanent molar teeth only)  
Space maintainers (not orthodontic retainers)

**DIAGNOSTIC**

Evaluations (exams)  
Periodic, limited, comprehensive, periodontal  
Radiographs (x-rays)  
Complete series  
Panoramic films

Bitewings  
TMJ films  
Cephalometric film  
Other procedures  
Pulp vitality tests

**DENTAL SERVICES COVERED AT 50%\***

**RESTORATIVE**

Silver fillings  
Primary teeth / Permanent teeth  
White fillings  
Anterior teeth / Posterior teeth  
Inlay/Onlay (metallic & porcelain)  
Crowns  
Porcelain/ceramic  
Full cast<sup>3/4</sup> cast  
Prefabricated stainless steel  
Recementation  
Other restorative services  
Protective restoration  
Core buildup including pins  
Pin retention  
Post & core  
Labial veneers (anterior teeth)

**ENDODONTICS**

Vital pulpotomy (primary teeth only)  
Pulp therapy (primary teeth only)  
Root canal therapy  
Anteriors  
Premolars  
Molars  
Retreatment  
Apexification  
Apicoectomy  
Root amputation

**PERIODONTICS**

Gingivectomy, per quadrant  
Crown lengthening  
Osseous surgery  
Soft tissue grafts  
Guided tissue regeneration  
Scaling and root planing  
Full mouth debridement  
Periodontal maintenance

**PROSTHODONTICS**

Removable  
Complete/Immediate dentures  
Partial dentures  
All acrylic  
Metal framework, acrylic saddles  
Repairs/Rebase/Reline  
Tissue conditioning  
Overdentures  
Fixed bridgework  
Bridge pontics & retainers  
Resin bonded (Maryland) bridge  
Recementation  
Post & core

**IMPLANT SUPPORTED PROSTHETICS (RESTORATIONS)**

Removable dentures, abutment supported  
Crowns, abutment supported  
Porcelain/ceramic  
Cast metal

Fixed bridgework, abutment supported  
Porcelain/ceramic  
Cast metal

**ORAL SURGERY**

Extractions  
Routine removals or exposed roots  
Surgical removals  
Impactions  
Natural tooth reimplantation  
Surgical exposure of unerupted tooth  
Biopsy, soft tissue  
Incision and drainage of abscess  
Frenectomy  
Excise hyperplastic tissue  
Alveoplasty (smoothing of bone)  
Removal of benign lesions & cysts  
TMJ manipulation under anesthesia  
Sialolithotomy

**ADJUNCTIVE**

Palliative emergency treatment  
Anesthesia  
General anesthesia  
Intravenous sedation  
Analgesia (nitrous oxide)  
Occlusal splints for bruxism  
Athletic mouth guards  
Bleaching (anterior teeth, supervised in office)

**LIFETIME ORTHODONTIC BENEFIT RIDER - \$1,200**

Procedures listed herein are payable at 50% up to the lifetime maximum benefit. To receive maximum benefit, the patient must be in active orthodontic treatment a minimum of two years while covered by the Plan. Once an individual has exhausted her/his lifetime maximum benefit under any Plan, additional charges will be excluded.

Limited Orthodontic Treatment  
Comprehensive Orthodontic Treatment

Interceptive Orthodontic Treatment  
Treatment to Control Harmful Habits

Your Employer will sponsor your plan and select your individual annual maximum dollar level, of which the benefit accumulation period is the Plan year. Your employer will also collect your portion of the premiums via payroll deduction and define eligibility requirements. You may not add, drop or change coverage during each contract period unless a qualifying event occurs. All plans are issued subject to certain exclusions, limitations and restrictions such as frequency and age limitations. These exclusions, limitations and restrictions, and a listing of all covered services by ADA code, are described in the Employer group contract and your Member handbook, which are available on our website or by calling HRI at 800-727-1444.

\*Applicable to covered services obtained from a network dentist. Non-participating dentists may balance bill.