

Evangelical Lutheran Education Association

Low Plan – Dental Highlight

Low Plan 1: Dental Plan Summary

Effective Date: 1/1/2018

Plan Benefit	In Network	Out of Network
Type 1	100%	80%
Type 2	80%	60%
Type 3	50%	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum (per person) Allowance	\$1,000 per calendar year Discounted Fee	\$1,000 per calendar year Discounted Fee
Waiting Period	12 months - Type 3 New Enrollees Only	12 months - Type 3 New Enrollees Only
Annual Eye Exam	None	None
LASIK Advance SM	None	None
Annual Open Enrollment	Included	Included

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

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

Monthly Premium

Employee Only (EE)	\$29.74
EE + Spouse	\$61.63
EE + Children	\$73.18
EE + Spouse & Children	\$104.60

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Reliance Standard Life Insurance Company: Reliance Standard Life Insurance Company (Reliance Standard) was incorporated in 1907 as the Central Standard Life Insurance Company in Chicago, Illinois. In 1967 the administrative offices moved to Philadelphia, PA and the company was renamed Reliance Standard Life Insurance Company. Reliance Standard is domiciled in Illinois, and its headquarters remain in Philadelphia. Reliance Standard is a member of The Tokio Marine Group.

Rx Savings: Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance. To receive this Rx discount, members just need to visit us at reliancestandard.com/dental-vision and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings 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.

Type 3 Waiting Period - new enrollees only: The group of initial employees who enroll in this plan have no waiting period for Type 3 benefits. Anyone hired after the initial plan enrollment will have a 12-month waiting period, after they enroll in this dental plan, before they are eligible to receive Type 3 benefits.

Dental Network Information: To find providers near you, visit our website at www.rsli.com/dental-vision. Click on "Find a Dentist" to access our online directory and follow the step-by-step instructions. California Residents: When prompted to select your network, choose the network found on your ID Card. **PPO Network is the "Classic" network.**

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.

Open Enrollment: If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on January 1.

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.

Section 125: This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

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.

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High Plan - Dental Highlight

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Effective Date: 1/1/2018

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum (per person) Allowance	\$1,500 per calendar year 90th U&C
Waiting Period	12 months - Type 3 New Enrollees Only
Annual Eye Exam	None
LASIK AdvanceSM	None
Annual Open Enrollment	Included

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

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 12 months) Full Mouth/Panoramic X-rays (1 in 5 years) Periapical X-rays Cleaning (1 in 6 months) Fluoride for Children 13 and under (1 in 12 months) 	<ul style="list-style-type: none"> Sealants (age 13 and under) Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions 	<ul style="list-style-type: none"> Space Maintainers Onlays Crowns (1 in 10 years per tooth) Crown Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 10 years) Complex Extractions Anesthesia

Monthly Premium

Employee Only (EE)	\$41.16
EE + Spouse	\$84.07
EE + Children	\$99.12
EE + Spouse & Children	\$142.02

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