

CMH Regional Health System Dental Plan

PLAN SUMMARY

January 1, 2010 through December 31, 2010

PLAN HIGHLIGHTS

- CMH Community Dental Clinic available for **employees and dependents** in the CMH dental plan
- No deductible for any dental procedure.
- Orthodontia is covered for children and adults.
- You may use any licensed provider.
- For Superior Dental network providers, the plan will apply the provider's agreed upon contracted rate to the formula below.
- For non-network providers, the plan will apply the maximum allowable fee reimbursement to the formula below.
- The plan has limited exclusions examples are - cosmetic care (bleaching, whitening), protective sports gear, and care covered by Worker's Compensation are not covered expenses.
- It is recommended, but not required, that if your treatment is expected to exceed \$300 that your dentist submit the treatment plan for review prior to the services.

HOW THE PLAN WORKS

Every plan year you and each of your covered dependents have a benefit of up to \$1,600 available to you based upon the following formula.

100% of the first \$150

80% of the next \$150

50% of the remaining up to an annual maximum of \$1,600

OPEN ENROLLMENT

If you are currently enrolled no forms are necessary and current enrollment continues for the 2010 plan year. Forms are needed to add or drop dependents. Forms are also needed to add or drop the dental plan.

HOW TO ENROLL

Your enrollment is irrevocable for the plan year ending December 31, 2010.

You can only change your enrollment during open enrollment or if you have a qualifying event and you request a change consistent with the qualifying event that occurred and make this request with accompanying documentation within 30 days of the date the qualifying event occurred.