



Sacramento County Bar Association Your Cypress Dental PPO Plan

We are happy to offer you a Cypress Dental Plan and want to help you get the most out of the benefits and resources available to you. Take the opportunity to learn more about our plan and the tools we offer to help you maintain your dental health.

The following brochure provides a brief summary of the key benefits provided by Cypress Ancillary Benefits. On the following pages, you will find additional information to answer questions you may have. For a complete list of all covered procedures, limitations and exclusions, please refer to your Certificate of Insurance or contact Cypress Ancillary Benefits via the contact number listed.

FIND A DENTIST

- ❖ EPO Providers
- ❖ PPO Providers

With Cypress Ancillary Benefits, you have access to one of the largest dental PPO networks in the U.S., offering you greater choice in finding a nearby dentist.

WE ARE HERE TO HELP YOU

Your Cypress dental plan has a dedicated customer service unit that you can call at **800-350-3989** for assistance with questions about eligibility, claims and provider information.

Our U.S. based customer service center is available from 8 a.m. to 5 p.m. Pacific Time, Monday-Friday.

DENTAL BENEFITS

Your Plan Summary includes all the information about your dental coverage. Cypress Ancillary Benefits has developed plan features that will give you the best opportunity to gain and maintain good oral health.

Two extensive networks to choose from:

First Dental Health:	DenteMax:
CA PPO: 33,985	44,313
CA EPO: 29,231	N/A
Nationally: 159,366	241,962

49,410

DENTAL ACCESS POINTS IN CALIFORNIA

TWO DENTAL NETWORKS

Through your new dental plan, you now have the opportunity to save even more money the next time you visit your dentist. Utilizing the EPO network will provide higher coinsurance levels and the most savings, extending your calendar year maximum to its fullest potential. The average **EPO** discount is nearly **50% off retail**. Utilizing the **PPO** network will still provide a great savings with discounts up to **35% off retail**.

Customer Service:
800-350-3989

Find a dentist:
www.firstdentalhealth.com
www.dentemax.com

YOUR DENTAL ID CARD

Below is a sample of what your ID Card will look like. It will be mailed to your employer address once all the group enrollment information is processed. Simply present this card to your dental provider and they can handle the claims and service.

BETTER BENEFITS. BETTER YOU.


Employer Name: ##groupname##
 Subscriber Name: ##fullname##
 ID Number: ##employee_id##
 Group Number: ##groupnum##
 Effective Date: ##effective_date##
 Coverage Type: ##Tier/Coverage##



Network: First Dental Health PPO & EPO or Dentemax
 Underwritten by: National Guardian Life Insurance Company
 Administered by: Cypress Ancillary Benefits



How to use
First Dental Health
or Dentemax



Participating dentists generally reduce your cost. Your network/PPO is shown on the front of this card. To find a participating dentist near you, visit:
 First Dental Health www.firstdentalhealth.com or call (800) 334-7244 or
 Dentemax www.dentemax.com or call (800) 752-1547.
 You are free, however, to choose any non-participating dentist.

Please request preauthorization if claim is over \$1,000.
 Show this card to your dentist, who should call Cypress at (800) 350-3989 to verify benefits.

Send claims to: Cypress Ancillary Benefits
 Attn: Claims Dept
 7510 Shoreline Drive, Suite A-1
 Stockton, CA 95219
www.cypressadmin.com
 Toll free (800) 350-3989



Verify benefits or receive claim status by phone (800) 350-3989

HIGHLIGHTS OF YOUR CYPRESS DENTAL PLAN

The following chart provides a brief summary of the key benefits provided by your PPO plan.

	EPO ¹	PPO ¹	Non-Network ²
Calendar Year Maximum	\$1,000	\$1,000	\$1,000
Calendar Year Deductible – Max 3 per Family <i>Waived for Preventive</i>	\$75 <i>Yes</i>	\$75 <i>Yes</i>	\$75 <i>Yes</i>
<u>Preventive Services</u> Routine exams & cleanings (2 per year) Bitewing x-rays (once every 12 months) Sealants (permanent molars for dependents under age 16) Fluoride (one per 12 months for dependents under age 16) Full-mouth x-rays (once every 36 months)	100%	100%	100%
<u>Basic Services</u> Restorative fillings Simple extractions Emergency treatment Periodontics Endodontics Oral surgery	90%	80%	80%
<u>Major Services³</u> Crowns Bridges Dentures Space maintainers (limited to dependents under age 16)	60%	50%	50%

1- Cypress does not guarantee that all services can be rendered by an EPO or PPO dentist. EPO not available in all areas.

2- Benefits are paid at Usual, Customary, & Reasonable (UCR), less coinsurance and deductibles.

3- No waiting period for timely applicants.



Underwritten by: National Guardian Life Insurance Company

National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life



SAVINGS THAT MAKE YOU SMILE

Through the First Dental Health Network and the DenteMax Network, you now have access to significant savings on all of your dental care needs!

BENEFITS JUST FOR YOU

- ❖ Average savings of 15-60% when visiting a First Dental Health or DenteMax dentist
- ❖ Over 31,000 First Dental Health PPO access points to choose from within CA
- ❖ Over 26,000 First Dental health EPO access points to choose from within CA
 - EPO only available in CA and PPO PLUS in AZ & NV
- ❖ Over 40,000 DenteMax PPO access points to choose from within CA

HOW USING A NETWORK DENTIST SAVES YOU MONEY

Using an in-network dentist will minimize your out-of-pocket expenses. With our extensive dental network, it's easy to find a network dentist near your home or work.

Of course, the Cypress Dental Plan allows you to use any dentist you prefer. However, you should expect to experience higher out-of-pocket expenses when using an out-of-network dentist.

The following example is for illustrative purposes only. Fees may vary by location. Example assumes deductibles have already been met and coinsurance for Major is 60/60/50.

Your dentist says you need a crown. Let's see your costs in vs out of network with a UCR plan.

COSTS USING AN EXCLUSIVE PROVIDER ORGANIZATION (EPO) DENTIST ¹		COSTS USING A PREFERRED PROVIDER ORGANIZATION (PPO) DENTIST		COSTS USING AN OUT-OF-NETWORK (OON) DENTIST	
In-network dentist	\$640	In-network dentist	\$774	Non-network dentist	\$1,148
Plan pays an estimated	-\$384	Plan pays an estimated	-\$464	Plan pays an estimated	-\$574
Your out-of-pocket cost	\$256	Your out-of-pocket cost	\$309	Your out-of-pocket cost	\$574

**The above example is not a guarantee of coverage. Please review your Plan Summary for details on how annual deductibles and maximums apply to your benefits.*

¹ EPO not available in all areas.

WHICH DENTAL PROCEDURES ARE COVERED?

The below list of common procedures shows which service category the procedure is included within and how often they are covered.

Preventative Services	Frequency or Limitation
Routine or comprehensive oral exams	Maximum of 2 per calendar year
Check-up cleanings	Maximum of 2 per calendar year
Bitewing x-rays	Maximum 4 films per calendar year
Sealants	Maximum 1 procedure per 36 months, first and second molars only, limited to children under age 16
Fluoride	One treatment per calendar year, limited to children age 16
Full-mouth x-rays	Maximum 1 procedure per 36 months
Basic Services	
Restorative Fillings	Amounts for fillings on posterior teeth are limited to the charge for amalgam unless your plan includes coverage for posterior composites. Replacement of existing fillings limited to once per tooth per 12 months if under age 19, or once per tooth per 36 months if over age 19.
Simple extractions	Refer to certificate
Emergency treatment	1 per calendar year
Periodontics:	
Root planing	Maximum of 1 per 24 months per quadrant
Perio cleaning	Maximum of 2 per calendar year
Endodontics (Root canal)	Refer to certificate
Oral Surgery	Refer to certificate
Surgical Extractions	Refer to certificate
Major Services	
Crowns	Maximum 1 per 5 years per tooth
Bridges	Maximum 1 per 5 years per tooth
Dentures	Maximum 1 procedure per 5 years
General Anesthesia/IV Sedation	Allowed for surgical procedures only
Space Maintainers	Maximum 1 procedure per 36 months; limited to children under age 16; Permanent molars only

*This is a summary of frequencies & limitations only. Refer to the certificate of coverage for a full description of benefits.

HOW TO FIND A PARTICIPATING PROVIDER

Use the provider directory on www.cypressadmin.com to locate a PPO provider near you or to see if your dentist participates. You have two distinct provider networks to find your dentist:

1	Visit our website at www.cypressadmin.com and click the “ Provider Directories ” tab.
2	Look under “ Group Dental PPO Plans ” and click on “ First Dental Health ” for maximum savings. If your preferred provider is not located here, search the “ DenteMax ” provider directory.
3	Within the First Dental Health provider directory, if you would like to search for EPO dentists as to maximize your savings, select “ EPO ” under “ Select Network ”. If you would like to search within the largest network possible, select “ PPO ” under “ Select Network ”. For a “ Zip Code ” search, enter the zip code of the area you would like to search within and the miles you’re willing to travel.
4	Select the desired specialty or use the “ General Dentistry ” default. If you would like to find a specific dentist, click on “ Dentists Name ”.
5	Within the DenteMax provider directory, you may only search for PPO dentists. Enter the zip code of the area you would like to search within.
6	If you would like to find a specific dentist, click on “ Advanced Search ” and select “ Commercial ” for the network type.

You may also refer your dentist to be included in the network from this site or you may call **(800) 334-7244** or you can nominate them online at www.firstdentalhealth.com and on www.dentemax.com.

PRETREATMENT/PRIOR AUTHORIZATIONS

Cypress Ancillary Benefits does not require prior authorization for any procedure; however we recommend it if you would like to know your share of the cost up front. Simply ask your dentist to request a pretreatment estimate from our claims and benefits department. We will inform the dentist of the amount your insurance will cover and what amount you are responsible for.

HAVE A QUESTION?



CALL CUSTOMER SERVICE

After you have reviewed this brochure and visited the website, if you have additional questions, please contact our member services at **800-350-3989**. A trained customer service representative will be happy to answer your questions.