



Benefits You Can Trust



*This presentation contains summary information as of April 2022
for Open Enrollment Plan Years beginning 2022*

Get to know HealthTrust!

Who is HealthTrust?

A nonprofit, public risk pool dedicated to serving our Members – New Hampshire's schools, towns, cities, counties and other public entities.

- *Exceptional service with a personal touch*
- *More than 70,000 NH public sector workers and their family members choose HealthTrust for their coverage*

Our Board of Directors Represents You



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WHY HEALTHTRUST?

Our focus is YOU!

- Quality, cost-effective, comprehensive benefit plans
- Innovative programs
- Enrollee Services Center
- Slice of Life – Wellness Program
- HealthTrust 360 – Health Management Program
- Secure Enrollee Portal - www.healthtrustnh.org
- Transition Care & Survivor Care
- Vision and Hearing Discount Programs



53,011

TOTAL MEDICAL COVERED LIVES



25,922

TOTAL MEDICAL ENROLLEES

As of July 1, 2022






Engage! Get the Most from Your Benefits

Secure Enrollee Portal (SEP) and easy to use HealthTrust Mobile

- Easy sign-on to eight vendor partner websites
- Secure Message Center
- Digital ID cards
- Access to your Coverage Documents
- Find a network provider or pharmacy
- Easy to use on a computer, tablet or smartphone!
- Available for you, your covered spouse and covered dependents age 18 or older, log in today!

Easy sign-on to these sites!

- Anthem BlueCross BlueShield
- HealthTrust Benefit Advantage
- CVS Caremark
- DELTA DENTAL
- Included HEALTH
- LifeResources EMPLOYEE ASSISTANCE PROGRAM
- Slice of Life WELLNESS PROGRAM
- SmartShopper

Add the HealthTrust Secure Enrollee Portal to your smartphone or iPad home screen by clicking  and choosing "Add to Home Screen".

LiveHealth Online, Benefit Advantage, CVS Caremark, Virgin Pulse, Guidance Now

Access to vendor partner mobile apps

LET'S DO THIS TOGETHER!

Slice of Life Program *powered by Virgin Pulse*

We are pleased to announce that Virgin Pulse is your new provider of the Slice of Life Wellness Program. The Virgin Pulse program is **voluntary** and provides you with tools and resources to help you maintain or achieve optimal health and live your best life.

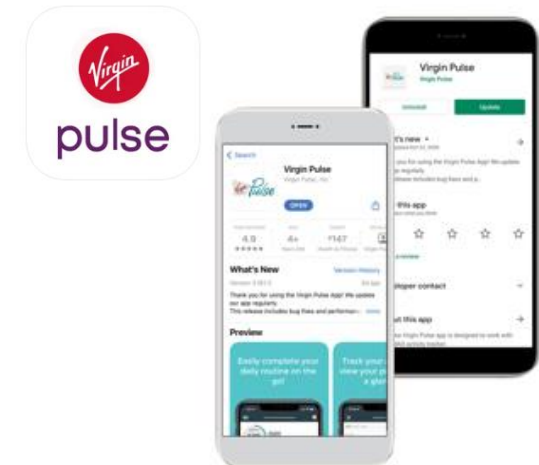
- **Who is Eligible:** HealthTrust Medical Enrollees, covered spouses and Retirees are eligible to participate and earn up to **\$475** in Pulse Cash each year.
- **Personalized Experience:** Highly personalized to meet you where you are in your wellness journey.
- **Rewards your way!** You decide when and what to redeem Pulse Cash for including gift cards, a health & wellness item from the Virgin Pulse store or donate to charity.

Two Ways to Register and Engage:

1. Login or create your HealthTrust Secure Enrollee Portal account and click on the Slice of Life tile.



Download the Virgin Pulse mobile app for IOS or Android. Access your account and track your activity anywhere anytime.



How to Get Started

1. **Personalize Your Experience** – visit your Profile to connect your activity tracker, upload a profile picture, set your interests, and more!
2. **See a Clear Picture of your Health** – complete the Health Check and participate in a Next Steps Consult.
3. **Track Your Healthy Habits** – Go to Healthy Habits > Discover More to find healthy habits to start tracking today.
4. **Engage & Earn** – explore the site to find ways to earn and participate in Action Rewards.

Quarterly Points Game:
Earn Level Rewards up to \$400 in Pulse Cash

Level 1	Level 2	Level 3	Level 4
1,000 points	5,000 points	12,000 points	20,000 points
\$10	\$20	\$30	\$40
Pulse Cash	Pulse Cash	Pulse Cash	Pulse Cash



Action Rewards = up to \$75 in Pulse Cash

Key Actions	Reward
Complete a Next Steps Consult Once Per 2023 Program Year	\$25 Pulse Cash
Health Risk Assessment (Health Check) Once Per 2023 Program Year	\$25 Pulse Cash
Log in to your HealthTrust Secure Enrollee Portal (SEP) account and click on the LifeResources button	\$25 Pulse Cash

Disclaimer: The amount of any cash and the value of any other wellness incentive rewards received from HealthTrust are taxable to the recipient for federal income tax purposes.

Engage and Earn Points!

- **Daily Cards** – quick tips, fun facts, reminders, and more.
- **Healthy Habits** – trackers and challenges to support and reinforce healthy habits.
- **Journeys** – digital coaching journeys that cover nutrition, physical activity, sleep, stress, financial wellness, condition management, and many other topics.
- **Challenges** – including destination challenges, non-step based challenges, healthy habit challenges, family challenges, and challenges customized to HealthTrust Enrollees and Retirees.
- **Invite 10 Friends** – build healthy social connections with friends and family to share accomplishments, healthy habits and challenges.
- **Health Coaching** – certified professionals work with you to help you achieve your well-being goals. They provide holistic, whole-person support across the spectrum of health risks.
- **Nutrition and Sleep Guide** – personalized tips and trackers to help you improve your nutrition and sleep and develop healthy habits.
- **Device Integration** – over 100 devices and apps that will automatically sync with the platform to help you track your activities



Earn up to
\$475 a year!*

To start earning rewards, log in to your Secure Enrollee Portal at www.healthtrustnh.org and click the Slice of Life button.

**The amount of any cash and the value of any other wellness incentive rewards received from HealthTrust are taxable to the recipient for federal income tax purposes.*

With HealthTrust, Connected Care is available 24/7 and accessible via a smartphone, laptop, webcam or other electronic device. Scan the QR code below to learn more about HealthTrust 360 and Slice of Life programs.



CONNECTED
SCAN ME TO LEARN MORE... **CARE**



Slice of Life
WELLNESS PROGRAM

Get healthy your way with resources and rewards from the Slice of Life program.



We are pleased to announce that ComPsych[®] is now powering the LifeResources Employee Assistance Program. Your LifeResources benefits give you and your dependents confidential support, resources and information for personal and work-life issues.

- Available to employees and retirees of Member Groups that offer HealthTrust medical coverage and their eligible dependents and household members. No requirement that the individual is enrolled in HealthTrust coverage.
- Free and confidential – 6 session counseling via telephone, video, in person or chat.
- Online portal – GuidanceResources and GuidanceResources App. Both include *FamilySource*, *LegalConnect* and *FinancialConnect*.
- NEW: Computerized Cognitive Behavioral Therapy & WellthSource Financial Program

Four ways to access EAP

1. **Login** to your HealthTrust Secure Enrollee Portal Account and click on the LifeResources tile
2. **Download** the GuidanceResources App
Search GuidanceResources, Install GuidanceNow and tap login and enter your username and password
3. **Visit** guidanceresources.com
Click Register. Enter Web ID: LIFERESOURCES and create a Username and Password
4. **Call: 800.759.8122.** The LifeResources toll-free number gives you direct, 24/7 access to a GuidanceConsultantSM who will answer your questions and, if needed, refer you to a counselor or other resources.

With all of life's distractions, clarity of mind can be hard to find. Your Employee Assistance Program can help. With our counseling, self-improvement tools and solutions for everyday issues, you can learn to see the big picture, whether at work or at home. The services are free, confidential and available all day, every day to you and your household members. **Talk to us.**



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Online Support

GuidanceResources[®] Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy
- WellthSourceSM digital financial education and planning tools



Interactive Digital Tools

Our digital self-care platform offers interactive Computerized Cognitive Behavioral Therapy (CCBT) tools and resources. Log on for:

- Guided programs for anxiety, depression, mindfulness, sleep, stress and more
- Personalized, guided resources and motivational support
- Secure access through GuidanceResources[®] Online

SMARTSHOPPER

SmartShopper®

SEE HEALTHCARE DIFFERENTLY.
SmartShopper®

Save Money and Earn Cash Rewards on Medical Services!
www.healthtrustnh.org
SmartShopper: 866.319.3706
M-TH: 8:00AM-8:00PM EST | F: 8:00AM-6:00PM EST

Eligible Medical Services	Incentive* Amount (most cost-effective)	Incentive Amount (2nd most cost-effective)	Incentive Amount (3rd most cost-effective)
Bariatric Surgery (Laparoscopic Gastric Bypass)	\$500	\$250	N/A
Bladder Repair for Incontinence (Sling)	\$250	\$100	\$50
Bone and Joint Scan of Whole Body	\$150	\$75	\$50
Bone Density Study of Spine or Pelvis	\$50	\$25	N/A
Breast Biopsy	\$150	\$75	\$50
Breast Lumpectomy	\$150	\$75	\$50
Bunionectomy	\$150	\$75	\$50
Carpal Tunnel	\$150	\$75	\$50
Cataract Removal	\$150	\$75	\$50
Colonoscopy	\$150	\$75	\$50
CT Angiography	\$150	\$75	\$50
CT Scan	\$150	\$75	\$50
Gall Bladder Removal (Laparoscopic)	\$250	\$100	\$50
Hernia Repair	\$250	\$100	\$50
Hip Replacement	\$500	\$250	N/A
Hysterectomy	\$500	\$250	N/A
Hysterectomy	\$250	\$100	\$50
Knee Replacement	\$500	\$250	N/A
Knee Arthroscopy	\$250	\$100	\$50
Lab (Blood Draw Only)	\$25	N/A	N/A
Laminectomy – Inpatient (Back Surgery)	\$250	\$100	\$50
Laminectomy – Outpatient (Back Surgery)	\$500	\$250	N/A
Laparoscopic Tubal Block or Tubal Ligation	\$250	\$100	\$50
Lithotripsy – Fragmenting of Kidney Stones	\$250	\$100	\$50
Mammogram, Digital	\$50	\$25	N/A
MRI	\$150	\$75	\$50
Nasal/Sinus – Septoplasty (Corrective) or Sinus Surgery (Endoscopy)	\$150	\$75	\$50
PET Scan	\$150	\$75	\$50
Physical Therapy	\$150	N/A	N/A
Remicade Infusion Therapy	\$500	N/A	N/A
Revision of Total Hip or Knee Replacement	\$500	\$250	N/A
Shoulder Arthroscopy	\$250	\$100	\$50
Spinal Fusion (Anterior)	\$500	\$250	N/A
Spinal Fusion (Posterior)	\$500	\$250	N/A
Tonsillectomy & Adenoidectomy	\$150	\$75	\$50
Tympanostomy and Myringotomy (Ear Surgery)	\$150	\$75	\$50
Ultrasound (non-maternity)	\$50	\$25	N/A
Upper GI Endoscopy	\$150	\$75	\$50
Urethra and Bladder Scope	\$250	\$100	\$50
X-Ray	\$25	N/A	N/A

*Prizes subject to change without notice. Prizes will be awarded to eligible individuals who will be provided all incentive options (2017) when the second and third options to 50% higher than the most cost-effective option in the area. In this situation, only the top incentive will be awarded. For certain incentive procedures, only one incentive option is provided. All shipping costs to be borne by the recipient. All shipping costs to be borne by the recipient. All shipping costs to be borne by the recipient.

*The amount of any cash rewards is taxable to the recipient for federal income tax purposes.

06.2020 

Shop before your medical service! The SmartShopper program encourages medical consumerism by providing eligible Enrollees information to compare costs for their medical services and earn cash rewards. *You can shop as late as the day of your service, as long as you shop **before** the appointment.*



Look before you Book! Log in to your secure account at www.healthtrustnh.org and click on the SmartShopper button, then “Shop for Service,” and follow the prompts. You will see a list of providers in your area and how much they charge for the medical service you need.



SHOP BY PHONE. Call **866.319.3706** to talk with a SmartShopper Personal Assistant.

SITE OF SERVICE

For Member Groups that offer a Site of Service Plan: Look for the “tag” to highlight and quickly identify providers that are Site of Service locations.

Disclaimer: The amount of any cash rewards is taxable to the recipient for federal income tax purposes.

Individuals covered by a Medcomp Three plan are not eligible to participate in this program.



SmartShopper

healthtrust.smartshopper.com

SmartShopper®

Available through HealthTrust

All Procedures

FAQ

Where is my reward?

Hank Humberfloob

I need a(n)
e.g. procedure, service, test

For
Hank Humberfloob

Near
03801

Within
30 miles
*minimum radius

Q

Mammogram

Derry Imaging Center

Estimated Procedure Cost:
\$341 - \$425

Cash Reward
\$50

Exeter Hospital

Estimated Procedure Cost:
\$456 - \$685

Cash Reward
\$0

Colonoscopy

Portsmouth Ambulatory

Estimated Procedure Cost:
\$1,561 - \$2,309

Cash Reward
\$150

Frisbie Memorial Hospital

Estimated Procedure Cost:
\$3,212 - \$5,896

Cash Reward
\$0

- Ability to shop close to home or work
- Compare estimated procedure costs!

We estimate the total procedure cost to be
\$1,561 - \$2,309

We estimate the total procedure cost to be
\$3,212 - \$5,896

Disclaimer: This slide is intended to be used as an example and may not reflect the most up to date SmartShopper information.

HealthTrust

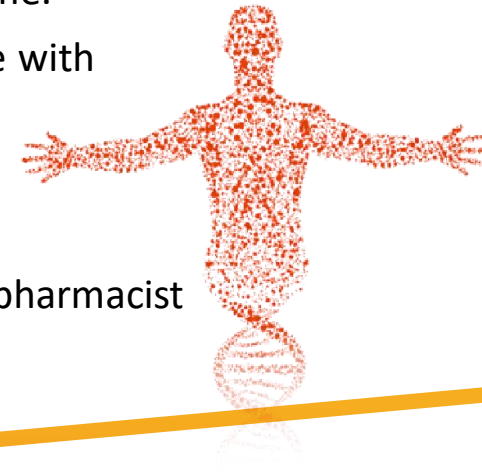
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Corigen[®] Medication Safety Program

Discover if the medications you take now – or could take in the future – are right for you.

How it works:

1. Eligible covered individuals complete the online enrollment form to have a DNA test kit shipped to their home.
2. Simply follow the instructions in the kit for taking a saliva sample and return the kit via the US Postal Service with the prepaid return shipping label.
3. Pharmacists from Coriell[®] Life Sciences' network will analyze your results to see how your DNA, combined with other factors, affects the medication(s) you take.
4. Once complete, you will receive a notification to schedule a phone call with a Coriell Life Sciences Program pharmacist who will receive your results and may make recommendations to you and your physician.



To check eligibility, enroll,
or for more information, scan here



CORIELL
LIFE SCIENCES

Available through
HealthTrust

Learn more at ***coriell.com/healthtrust*** or by calling **888.456.9184**

Sign up for

LiveHealth Online

before the first symptom

Because life won't wait for you to feel better



- Medical visits with a board certified doctor 24/7, from anywhere you have a device with Internet access and two-way camera. No appointments necessary!
- Visit Copay just \$10 or less!*



Psychology

Talk with a therapist from the privacy of your home in 4 days or less.



Psychiatry

See a psychiatrist and discuss possible medication management needs.



Allergy

Speak with a doctor who knows the latest treatment trends in allergy care.



Sleep

Visit with a board-certified doctor who specializes in sleep disorders.

- Behavioral health visits with in-network licensed psychologists and therapists by appointment.
- Register and create a profile **today** at www.livehealthonline.com

**High Deductible Health Plan Cost (Lumenos and ABHD/5K/20COIN): Up to \$59 per medical visit, or up to \$95 per visit with a therapist/psychologist, and up to \$175 for the initial evaluation visit with a psychiatrist, \$75 per follow-up visit. For visits with a sleep specialist, up to \$175 for the initial visit, \$270 for the home sleep test, and \$75 or \$105 for follow-up visits depending on the need.*

LiveHealth
O N L I N E

Anthem
BlueCross BlueShield

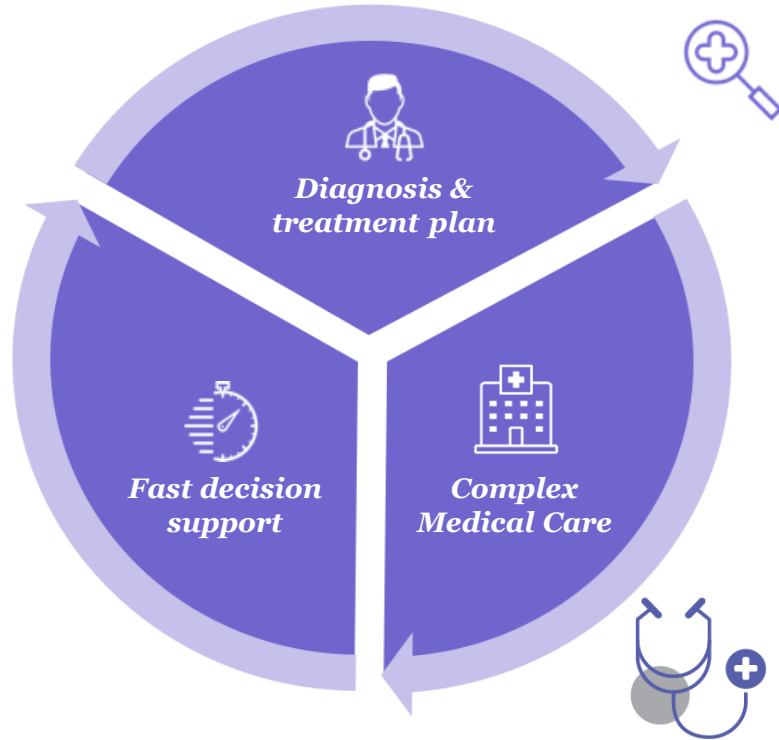


Individuals covered by a Medcomp Three plan are not eligible to participate in this program.

Included Health Services



Treatment decision support.
Access staff doctors for answers or triage quickly within 24 hours.



Expert Opinion.
Connect with experts virtually for optimal diagnosis and treatment.

Complex Medical Care.
We'll find you the most appropriate physician in your area.

A benefit available to individuals covered by a HealthTrust medical plan.



Grand Rounds is now Included Health – new name, same valuable benefits!

Three ways to access Included Health

Desktop

Log in to your secure account at www.healthtrustnh.org and click on the Included Health button.

Phone

Call **855.633.8341** to speak with a care coordinator and set up your account.

Mobile

Download the **Included Health App** from the Apple App Store or Google Play.

Individuals covered by a Medcomp Three plan are not eligible to participate in this program.

Lark Diabetes Prevention Program (DPP)

- A healthy lifestyle program for Medical Enrollees* age 18 and older with prediabetes.
- Reduce your risk of developing type 2 diabetes.



Lose
weight



Eat
healthier



Increase
activity



Sleep
better



Manage
stress

Find out if you qualify for the program by taking a one-minute quiz at
lark.com/anthem

**Individuals covered by a Medcomp Three plan are not eligible to participate in this program.*



Anthem  

lark



Accordant[®]

♥ **CVS** specialty™ nurse care management

www.accordant.com A voluntary program through CVS Caremark for those living with a complex or rare condition.

♥ **CVS** caremark[®] Transform Diabetes Care[®]

Manage your diabetes better with expert help and a free glucose monitor. Available to eligible individuals prescribed medication for diabetes.

ConvenientMD[®] URGENT CARE

www.convenientmd.com Option for biometric screening, free flu vaccines, SmartShopper location for lab and X-ray, and no appointment needed.

AWARE RECOVERY CARE

www.awarerecoverycare.com In-home recovery care available to individuals age 17 and older with substance use disorders. Individuals covered by a Medicomp Three plan are not eligible to participate in this program.



ESSENTIAL SERVICES ALL HEALTHTRUST MEDICAL PLANS COVER

Comprehensive Medical Coverage:

- Preventive Services (including, Routine Eye Exams)
- Physician Office Visits and Consultations
- Medical and Surgical Care
- Inpatient Hospital Care
- Durable Medical Equipment (DME)
- Behavioral Health and Substance Use Care
- Emergency or Urgent Care
- Worldwide Coverage for Unforeseen or Emergency Care
- Prescription Medications

Access Blue HMO Plans

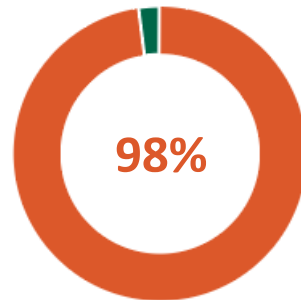


- **Network includes all six New England States**
- **Choose a PCP** from any New England State
- **No PCP referral needed in Network**
- **PCP referral needed** to see **Out-of-Network** specialists

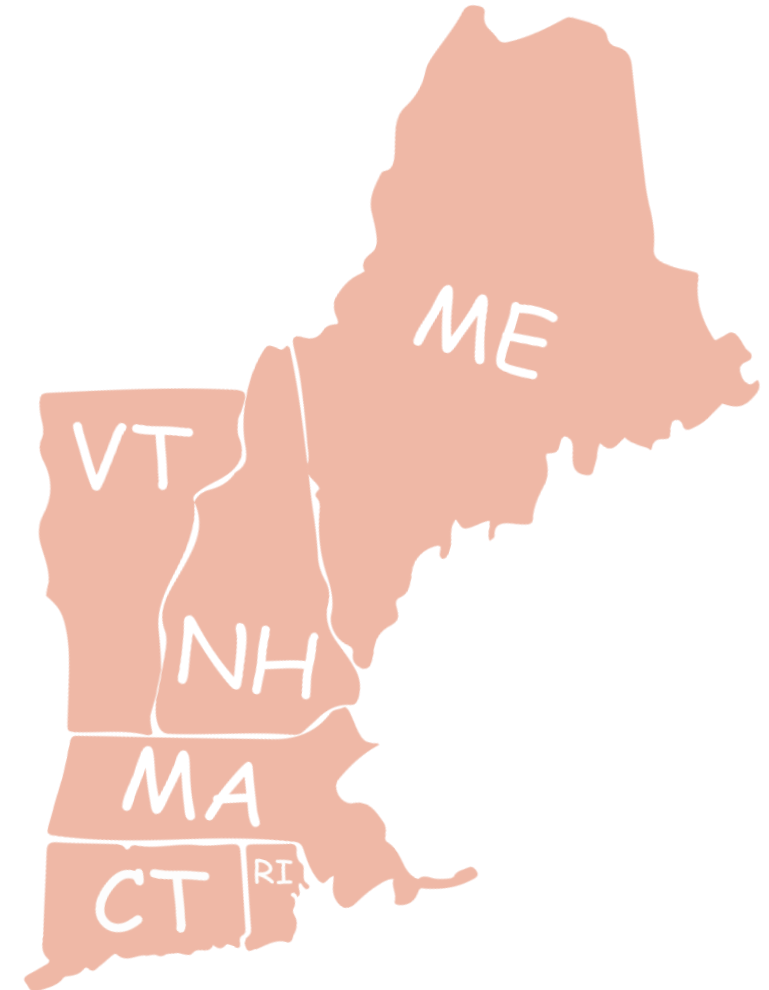
New Hampshire Statistics:



PCPs and Hospitals
in Network



Specialists in
Network



COVERAGE ANYWHERE ANYTIME

Worldwide Coverage | www.bcbsglobalcore.com

You have convenient access to your medical benefits and coverage all around the world!



Anthem® BlueCross BlueShield®



AWAY FROM HOME CARE PROGRAM (HMO PLANS)



- This program offers Enrollees and their covered family members to have a **Guest Membership** in select states when residing outside the network service area for 90 consecutive days or more.
- For availability, information on how to enroll and the states that participate, contact Anthem using the phone number on your ID card.

Away
From Home
Care®



A Guest Membership is designed to address your healthcare needs if you have one of the following situations:

Students – Typically used for students requiring ongoing medical care while they are away at school.

Families Apart – Available to qualified spouses and dependents residing in different HMO service areas.

Long Term Travelers – Available to qualified Enrollees, spouses and dependents who are temporarily away from their home HMO service area.

Medical Benefit Option

July Plan Year (7/1 through 6/30)

Medical Plan Type	Access Blue New England HMO
Plan Name	AB20
Visit Copay	\$20
Specialty Visit Copay	\$20
Walk-In Center Copay	\$20
Urgent Care Copay	\$50
ER Copay	\$100
Standard Deductible (per person/per family)	\$0
Chiropractic Visits/Copay	12 / \$20
Therapy Visits (PT/OT/ST)/Copay	60 / \$20
Acupuncture Visits/Copay	N/A
Durable Medical Equipment	You pay 20%
MRI, CT scan, PET, MRA	You pay \$0
X-Rays and Ultrasounds	You pay \$0
Labs (including allergy testing)	You pay \$0
Maximum Out-of-Pocket (medical and RX expenses combined)	\$3,000 / \$6,000

How to Find an Anthem Network Provider

Log in to your Secure Enrollee Portal (SEP) account at www.healthtrustnh.org and click on the Anthem button.

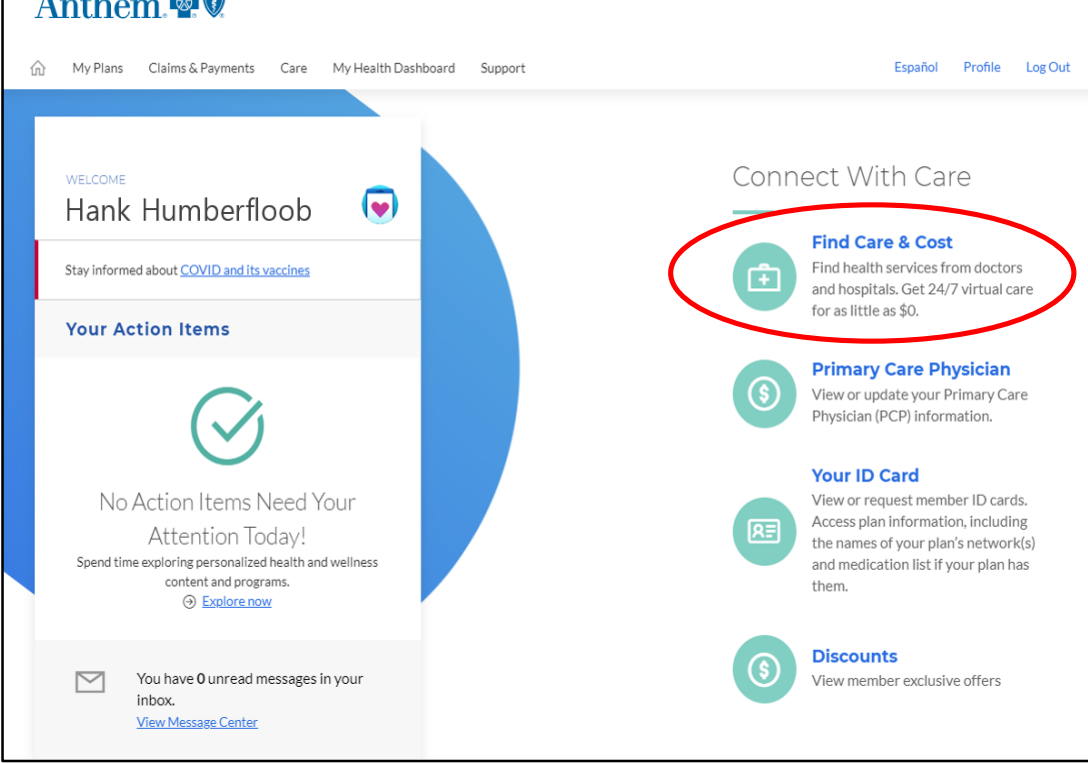
Start here!

SECURE LOGIN
Access the SEP, SMP, and WCP

↓

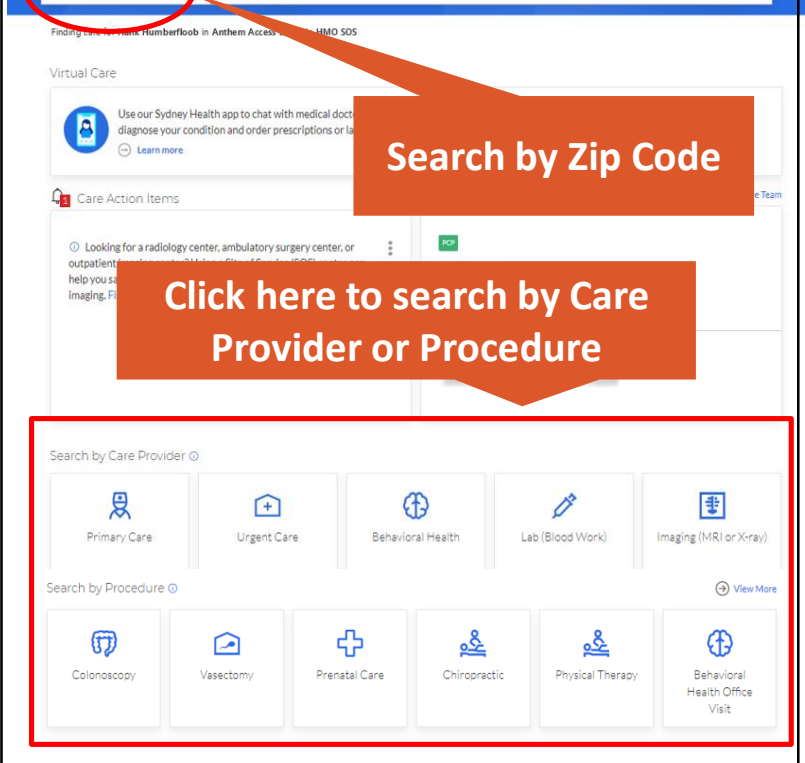
Anthem

→



The dashboard shows a welcome message for Hank Humberflood, a 'Your Action Items' section with a green checkmark indicating no action items are needed, and a 'Connect With Care' section. The 'Find Care & Cost' link in the 'Connect With Care' section is circled in red.

→



The 'Find Care' search results page shows a search bar with '03234' entered, circled in red. Below the search bar, there are sections for 'Virtual Care' and 'Care Action Items'. A red box highlights the 'Search by Care Provider' and 'Search by Procedure' sections, which contain various medical services like Primary Care, Urgent Care, Behavioral Health, Lab (Blood Work), Imaging (MRI or X-ray), Colonoscopy, Vesectomy, Prenatal Care, Chiropractic, Physical Therapy, and Behavioral Health Office Visit. An orange callout box points to the search bar with the text 'Search by Zip Code'. Another orange callout box points to the 'Find Care & Cost' link on the dashboard with the text 'Click here to search by Care Provider or Procedure'.

Please always contact the provider directly to confirm the services available are Site of Service (SOS) for the location.

Prescription Benefit Option



Prescription Plan	Your Cost Per RX
RX10/20/45	<p><i>Retail / Maintenance Choice Copays:</i></p> <p>\$10 generics</p> <p>\$20 preferred brands</p> <p>\$45 non-preferred brands</p> <p><i>\$0 for Certain Preventive Medications and Contraceptives</i></p>

Retail Pharmacy: Up to a 34-day supply - Choose from over 64,000 network pharmacies nationwide!

Short-term medication needs (i.e. antibiotics, pain relief, creams, etc.)

Maintenance Choice (Mail Service or CVS Pharmacy): ONE Copay for Up to a 90-day supply

Long-term medications* taken regularly for chronic conditions (i.e. high blood pressure, asthma, diabetes, high cholesterol, etc.)



CVS Caremark Mail Service Pharmacy – Enjoy convenient delivery to the location of your choice.



CVS Retail Pharmacy – Pick up your medication at a time that is convenient for you whether here in New Hampshire or nationwide (including Target locations).

**Please note: You may fill your long-term medications (one initial plus two refills) at any network retail pharmacy for up to a 34-day supply, then you will need to use mail service or a CVS Pharmacy for additional supplies.*

Prescription Benefits



Preventive Vaccines:

- Certain vaccines (i.e., flu, shingles, pneumonia) may be obtained at any network retail pharmacy location – choose from over 64,000 locations!
- Show your prescription ID card to receive the vaccine, at no cost.

Tobacco Cessation Coverage:

- Prescription medications and some over-the-counter products designed to eliminate tobacco use are covered.

Prior Authorization:

- Required for Botox, Myobloc, Wellbutrin and its Generics, Specialty Medications, Compound Medications.

Specialty Medications:

- Exclusively filled by CVS Caremark's Specialty Pharmacy with access to dedicated nurses to help manage complex conditions and treatment.
- Your plan provides coverage for the specialty medications included on the CVS Caremark Advanced Specialty Formulary list as amended from time to time.
- Log in to your secure account at www.healthtrustnh.org and click on the CVS Caremark button for the Advanced Specialty Formulary list.
- Questions or to get started with CVS Caremark's Specialty Pharmacy – call **800.237.2767**.



Dental Benefit Option- PMA, SMA, Police and Non-Union July Plan Year (7/1 through 6/30)



Plan Coverage:	Dental Plan Option
	3F
Coverage A - Diagnostic & Preventive: Evaluations (twice in a calendar year); Cleanings (four per calendar year); X-rays (complete series or panoramic film once in a five-year period, Bitewing x-rays once in a calendar year); Fluoride (twice in a calendar year through age 18); Space Maintainers (through age 15); Sealants (once in a three-year period, per tooth, for children through age 18)	100%
Coverage B - Basic Care: Amalgam (silver) and/or Composite (white) fillings; Surgical and routine extractions; Root canal therapy; Periodontal treatment; Denture repair; Emergency Treatment	80%
Coverage C - Major Care: Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants	50%
Coverage D - Orthodontics: Correction of crooked teeth for dependent children up to the age of 19	N/A
Coverage D - Orthodontics: Correction of crooked teeth for Adults age 19 and over	N/A
Orthodontic Lifetime Maximum: (Per Person/Per Lifetime; separate from Plan Year Maximum)	N/A
Deductible (Coverage B and C Only): (Per Person/Per Family Per Plan Year)	\$0
Plan Year Maximum: Per Person/Per Plan Year	\$1,500

Disclaimer: This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.

Dental Benefit Option- City Employees and Fire July Plan Year (7/1 through 6/30)



Plan Coverage:	Dental Plan Option
	15C
Coverage A - Diagnostic & Preventive: Evaluations (twice in a calendar year); Cleanings (four per calendar year); X-rays (complete series or panoramic film once in a five-year period, Bitewing x-rays once in a calendar year); Fluoride (twice in a calendar year through age 18); Space Maintainers (through age 15); Sealants (once in a three-year period, per tooth, for children through age 18)	100%
Coverage B - Basic Care: Amalgam (silver) and/or Composite (white) fillings; Surgical and routine extractions; Root canal therapy; Periodontal treatment; Denture repair; Emergency Treatment	60%
Coverage C - Major Care: Removable and fixed partial dentures (bridges); Crowns; Dentures; Onlays; Implants	50%
Coverage D - Orthodontics: Correction of crooked teeth for dependent children up to the age of 19	N/A
Coverage D - Orthodontics: Correction of crooked teeth for Adults age 19 and over	N/A
Orthodontic Lifetime Maximum: (Per Person/Per Lifetime; separate from Plan Year Maximum)	N/A
Deductible (Coverage B and C Only): (Per Person/Per Family Per Plan Year)	\$0
Plan Year Maximum: Per Person/Per Plan Year	\$750

Disclaimer: This chart is intended for summary purposes only. Details of coverage are set forth in separate documents, which govern these plans.



Go Green!

Stretch Your Dollars!

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Thank you!