



Dental Insurance Trust
Outline of Coverage Information

Plan Year 2025-2026



Highlights of the Dental Plans

- Dental insurance is a limited benefit (not like your medical insurance where something could be deemed medically necessary)
- Benefits of up to \$1,250 per calendar year
- No network - can go to any dentist in or out of the State of Maine
- No waiting periods
- Claims are processed promptly by Patient Advocates, LLC, averaging within 4 days upon receipt of claim
- Customer service is available from MSMA (1-800-660-8484) and Patient Advocates, LLC (1-800-290-8559)
- Claims are paid based upon usual, customary and reasonable charges (UCR). You may be billed the difference between the actual charge and the UCR. The UCR is determined by an outside firm and updated every 6 months.
- Dependents are covered up to age 26
- MSMA administers COBRA and retiree benefits
- Benefit are extended into retirement with no reductions in benefit

Group Dental

Maine School Management Association offers four dental programs through the Group Dental Trust Fund. Any group of a school unit may join at one time. A group is defined as a combination of employees performing similar duties such as teachers, administrators or support staff.

Maine School Management Association acts as plan administrator for the dental insurance trust. The team in the Group Insurance Department is ready to help members understand their benefits and offer education to staff who administer the programs in their schools. Our toll free customer service/support line is:

1-800-660-8484.

Patient Advocates, Inc. pays claims for our dental program. Their office is located in Gray, Maine. The customer service team is available to all our members and their dental providers to answer claim questions. Please feel free to give their office a call at **1-800-290-8559**.

Claim Forms: No claim forms are required under the MSMA Group Dental program. Claims from your provider's office can be filed directly with Patient Advocates by mailing them to P. O. Box 1959, Gray, ME 04039. If your dental provider requires pre-payment, a copy of the receipt can be submitted to Patient Advocates for reimbursement.

Deductible: The deductible is the member's responsibility. It applies to Class II and Class III services only and is applied once in a calendar year. There is a maximum "family deductible" equal to three times the individual per calendar year.

Usual, Customary, & Reasonable: (UCR) The UCR charge is the amount that most providers in any given geographical area most often charged. The insurance will pay 100%, 80% or 50% of UCR depending on the level of service of which is performed. You may be billed for the difference between the actual charge and the UCR.

SUMMARY OF BENEFITS-
MSMA DENTAL INSURANCE PROGRAM

PLAN A:

\$40 Individual Deductible (3x for family)
4th quarter deductible carry over does not apply
\$1,250 Calendar Year Maximum for Class I, II and III

Class 1 Procedures: Diagnostic and Preventive **Plan Pays 100%**

- Clinical Oral Examinations- twice a Year
- Intra Oral X-Rays: Complete Series limit one series in a 60 consecutive month period.
- Bitewing- twice a year
- Dental prophylaxis- twice a year
- Fluoride Treatments- for individual under 19 years of age limit to one in any 12 consecutive month period.

Class II Procedures: Basic **Plan Pays 80% You Pay 20% After \$40 Deductible**

- Amalgam, silicate, acrylic or plastic fillings.
- Root Canal Therapy
- Surgical Services- such as gingival curettage and extractions of impacted teeth.
- Periodontal scaling and root planing.
- If more than one periodontal surgical procedure is performed per quadrant, only the most inclusive is considered a dental procedure.
- Osseous surgery- flap entry and closure are part of the dental procedure for osseous surgery and osseous graft.
- Adjustment of dentures.
- Replace broken tooth on complete or partial denture.
- Simple extractions.

Class III Procedures: Major **Plan Pays 50% You Pay 50% After \$40 Deductible**

- Gold or crown restorations only when the tooth cannot be restored with amalgam, silicate, acrylic or plastic fillings.
- Complete and partial dentures (includes 6 months of post-installation care).

Class IV Procedures: Orthodontic Coverage **Plan Pays 50% You Pay 50%**

\$1,100 Lifetime Maximum For Orthodontia

Orthodontic coverage is available under this plan. The benefit is limited to dependent children under age 19. The maximum lifetime benefit is \$1,100. The plan covers:

- Comprehensive orthodontic treatment preliminary study including cephalometric radiographs, diagnostic casts and treatment plan.
- Appliances for tooth guidance. Eligible orthodontic treatment is payable at 50%, and payments will begin once the bands are placed. Periodic payments will be made for eligible orthodontic services, provided the eligible dependent remains in active treatment.

SUMMARY OF BENEFITS
MSMA DENTAL INSURANCE PROGRAM

PLAN B:

\$40 Individual Deductible (3x for family)
4th quarter deductible carry over does not apply
\$1,250 Calendar Year Maximum for Class I, II and III

Class 1 Procedures: Diagnostic and Preventive **Plan Pays 100%**

- Clinical Oral Examinations-twice a Year
- Intra Oral X-Rays: Complete Series limit one in a 60 consecutive month period
- Bitewings-twice a year
- Dental prophylaxis-twice a year
- Fluoride Treatments-for individual under 19 years of age limit to one in any 12 consecutive month period.

Class II Procedures: Basic **Plan Pays 80% You Pay 20% After \$40 Deductible**

- Amalgam, silicate, acrylic or plastic fillings
- Root Canal Therapy
- Surgical Services-such as gingival curettage and extractions of impacted teeth.
- Periodontal scaling and root planning
- If more than one periodontal surgical procedure is performed per quadrant, only the most inclusive is considered a dental procedure
- Osseous surgery-flap entry and closure are part of the dental procedure for osseous surgery and osseous graft
- Adjustment of dentures
- Replace broken tooth on complete or partial denture
- Simple extractions

Class III Procedures: Major **Plan Pays 50% You Pay 50% after \$40 Deductible**

- Gold or crown restorations only when the tooth cannot be restored with amalgam, silicate, acrylic or plastic fillings
- Complete and partial dentures (including 6 months of post-installation care)



Maine School Management Association
Dental Insurance Trust

Calendar Year Benefit of \$1,250 per person

Rates for Plan Year July 1, 2025 to June 30, 2026

Monthly Premiums

**Plan #A: \$40.00 Calendar Year Deductible- Includes \$1,100 Lifetime Maximum
Orthodontia Benefit for dependents under age 19**

Single	\$ 42.91
Employee & Spouse	\$ 90.28
Parent & Child	\$ 81.76
Family	\$141.90

Plan #B: \$40.00 Calendar Year Deductible- No Orthodontia Benefit

Single	\$ 42.91
Employee & Spouse	\$ 90.28
Parent & Child	\$ 79.97
Family	\$125.30

**Maine School Management Assn. Insurance Trust Information
Group Insurance Trust which includes Health, Life, Disability & Flexible Benefits
Dental Insurance Trust
Notice of Information Practices**

THIS NOTICE CONTAINS IMPORTANT INFORMATION ABOUT MSMA GIT & DIT PRIVACY PRACTICES. PLEASE REVIEW IT CAREFULLY.

I. What is this notice?

To effectively administer our health, life, disability, flexible benefit and dental plans, MSMA GIT & DIT must collect and disclose protected health information. We consider this information private and confidential and have policies and procedures in place to protect the information against unlawful use and disclosure. This notice describes what types of information we collect, explains when and to whom we may disclose it, and provides you with additional important information. If you have questions about this notice, please call our customer service number, 1-800-660-8484.

II. What is “protected health information (PHI)”?

Protected health information (“PHI”) is information that identifies an individual enrolled in MSMA GIT & DIT health, life, disability, flexible benefit and/or dental plans and relates to the person’s participation in the plan, the person’s physical or mental health or condition, the provision of care to that person, or payment for the provision of care to that person. PHI does not include publicly available information, or information that is available or reported in a summarized or aggregate fashion but does not identify any individual person.

III. What types of personal information does MSMA GIT & DIT collect?

Like all companies providing benefits, we collect the following types of information about you and your dependents:

- Information we receive directly or indirectly from you or your employer through applications, or other forms, in writing, in person, or by telephone (e.g., name, address, social security number, date of birth, marital status, dependent information, employment information, medical information).
- Information about your relationship and transactions with us or our affiliates (e.g., health care claims and encounters, medical information, eligibility information, payment information, and service request, appeal and grievance information).

a. How does MSMA GIT & DIT protect this information?

At MSMA GIT and DIT, we restrict access to PHI to those employees who need it to provide products or services to you and your dependents. We maintain physical, electronic and procedural safeguards to protect PHI against unauthorized access and use. For example, access to our facilities is limited to authorized personnel and we protect information we maintain electronically through the use of a variety of technical tools.

IV. What personal information does MSMA GIT & DIT use or disclose to third parties, and for what purposes?

We do not disclose PHI to anyone, except as permitted by law. Disclosures permitted by law typically include those described below.

When necessary for a member’s care or treatment, the operation of our benefit plans, or other related activities, we use PHI internally and share it with our affiliates. These parties are required to keep PHI confidential as provided by applicable law. Here is an example of what we do with the information we collect and the reasons it might be disclosed to third parties:

Administration of benefits policies or contracts, which where applicable may involve claims information; coordination of care, benefits and other services; response to member inquiries or requests for services; building awareness about our products and programs; information regarding grievance, appeals; and external review programs; and benefits and program analysis and reporting.

V. Why is it important that PHI be used and disclosed as described above?

We consider the activities described in Section V to be the key for the operation of our benefit plans.

VI. What does MSMA GIT & DIT do with personal information about members who are no longer enrolled in a MSMA GIT or DIT plan?

MSMA GIT & DIT do not destroy PHI when individuals terminate their coverage with us. The information is necessary even after an individual leaves a plan, and in many cases is subject to legal retention requirements. However, the policies and procedures that protect that information against inappropriate use and disclosure apply regardless of the status of any individual member.

VII. How is this notice distributed?

We plan to distribute this notice to all subscribers and the employers who sponsor our plans. **We reserve the right to change the terms of this notice and to make the provisions of the new notice effective for all PHI we maintain.** Updates of this notice can be requested by calling the toll-free number.

VIII. What should a person do if he or she believes this policy has been violated?

If you believe this policy has been violated with respect to information about you or your dependents, please call the Director of Insurance Programs on the toll-free Customer Service number, 1-800-660-8484.

Group Insurance Trust or Dental Insurance Trust
Maine School Management Association
49 Community Drive
Augusta, ME 04330

1-800-660-8484 (Customer Service)

PLEASE RETAIN THIS NOTICE WITH YOUR HEALTH PLAN DOCUMENTS FOR FUTURE REFERENCE