



SCHEDULE OF BENEFITS

Benefits provided by SafeGuard Health Plans, Inc., a MetLife company

DIRECT REFERRAL DENTAL PLAN

0385-D

This Schedule of Benefits lists the services available to you under your SafeGuard plan, as well as the co-payments associated with each service. There are other factors that impact how your plan works and those are included here in the Exclusions & Limitations. We have also added some dental terminology definitions to help you better understand your plan - these can be found at the back of this Schedule.

Specialty Care Information: During the course of treatment, your SafeGuard selected general dentist may recommend the services of a dental specialist. Your selected general dentist may refer you directly to a contracted SafeGuard specialty care provider for endodontics, oral surgery, orthodontics, periodontics or pedodontics; no referral or pre-authorization from SafeGuard is required.

*Prior authorization from SafeGuard is required for referrals to participating orthodontists and pediatric specialists. Your selected general dentist will submit all required documentation to SafeGuard and SafeGuard will advise you of the name, address and telephone number of a SafeGuard contracted orthodontist or pediatric specialist in your area.

Code	Service	Co-payment
Diagnostic Treatment		
D0120	Periodic oral evaluation - established patient. An evaluation performed on a patient of record to determine any changes in the patient's dental and medical health status since a previous comprehensive or periodic evaluation. This includes an oral cancer evaluation, periodontal screening where indicated, and may require interpretation of information acquired through additional diagnostic procedures. The findings are discussed with the patient. Report additional diagnostic procedures separately.	\$0
D0140	Limited oral evaluation – problem focused	\$0
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	\$0
D0150	Comprehensive oral evaluation – new or established patient	\$0
D0171	Re-evaluation – post-operative office visit	\$0
D0180	Comprehensive periodontal evaluation - new or established patient. A comprehensive evaluation of periodontal conditions, including full mouth probing and periodontal charting. Indicated for patients exhibiting signs or symptoms of periodontal disease, systematic medical conditions, or patients with social risk factors. It includes an evaluation for oral cancer, an evaluation of the patient's medical history, a general wellness assessment, and includes an evaluation of current dental conditions.	\$0
•	Office visit - per visit (including all fees for sterilization and/or infection control)	\$0
Radiographs/Diagnostic Imaging (X-rays)		
D0210	A radiographic survey of the whole mouth, usually consisting of 14-22 periapical and posterior bitewing images intended to display the	\$0

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Code	Service	Co-payment
	crowns and roots of all.	
D0220	Intraoral – periapical first radiographic image	\$0
D0230	Intraoral – periapical each additional radiographic image	\$0
D0240	Intraoral – occlusal radiographic image	\$0
D0250	Extra-oral – 2D projection radiographic image created using a stationary radiation source, and detector	\$0
D0270	Bitewing – single radiographic image	\$0
D0272	Bitewings – two radiographic images	\$0
D0273	Bitewings – three radiographic images	\$0
D0274	Bitewings – four radiographic images	\$0
D0330	Panoramic radiographic image	\$0
D0350	2D oral/facial photographic image obtained intra-orally or extra-orally	\$0
Tests and Examinations		
D0415	Collection of microorganisms for culture and sensitivity	\$0
D0460	Pulp vitality tests	\$0
Preventive Services		
•	<i>Procedures identified with an asterisk (*) are limited to twice a year, unless medically necessary.</i>	
D1110	Removal of plaque, calculus and stains from the tooth structures and implants in the permanent and transitional dentition. It is intended to control local irritational factors.*	\$0
D1120	Removal of plaque, calculus and stains from the tooth structures and implants in the primary and transitional dentition. It is intended to control local irritational factors.*	\$0
D1206	Topical application of fluoride varnish	\$0
D1208	Topical application of fluoride – excluding varnish	\$0
D1330	Oral hygiene instructions	\$0
D1351	Sealant – per tooth	\$10
D1510	Space maintainer – fixed, unilateral – per quadrant Excludes a distal shoe space maintainer	\$0
D1516	Space maintainer – fixed – bilateral, maxillary	\$0
D1517	Space maintainer – fixed – bilateral, mandibular	\$0
D1520	Space maintainer – removable, unilateral – per quadrant	\$0
D1526	Space maintainer – removable – bilateral, maxillary	\$0
D1527	Space maintainer – removable – bilateral, mandibular	\$0
D1556	Removal of fixed unilateral space maintainer – per quadrant	\$0
D1557	Removal of fixed bilateral space maintainer – maxillary	\$0
D1558	Removal of fixed bilateral space maintainer – mandibular	\$0
Restorative Treatment		
D2140	Amalgam – one surface, primary or permanent	\$0
D2150	Amalgam – two surfaces, primary or permanent	\$0
D2160	Amalgam – three surfaces, primary or permanent	\$0
D2161	Amalgam – four or more surfaces, primary or permanent	\$0
D2330	Resin-based composite – one surface, anterior	\$0

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SCHEDULE OF BENEFITS (continued)

Code	Service	Co-payment
D2331	Resin-based composite – two surfaces, anterior	\$0
D2332	Resin-based composite – three surfaces, anterior	\$0
D2335	Resin-based composite – four or more surfaces (anterior)	\$0
D2390	Resin-based composite crown, anterior	\$0
	Crowns	
	• <i>An additional charge will be applied for any procedure using noble or high noble metal.</i>	
	• <i>\$75 fee per crown unit above co-pay for porcelain on molars.</i>	
D2740	Crown - porcelain/ceramic	\$0
D2750	Crown – porcelain fused to high noble metal	\$0
D2751	Crown – porcelain fused to predominantly base metal	\$0
D2752	Crown – porcelain fused to noble metal	\$0
D2753	Crown - porcelain fused to titanium and titanium alloys	\$0
D2780	Crown – ¾ cast high noble metal	\$0
D2781	Crown – ¾ cast predominantly base metal	\$0
D2782	Crown – ¾ cast noble metal	\$0
D2790	Crown – full cast high noble metal	\$0
D2791	Crown – full cast predominantly base metal	\$0
D2792	Crown – full cast noble metal	\$0
D2794	Crown - titanium and titanium alloys	\$0
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	\$0
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	\$0
D2920	Re-cement or re-bond crown	\$0
D2930	Prefabricated stainless steel crown – primary tooth	\$0
D2931	Prefabricated stainless steel crown – permanent tooth	\$0
D2940	Placement of interim direct restoration Direct placement of a restorative material to protect tooth and/or tissue form. This procedure may be used to relieve pain, promote healing, manage caries, create a seal for endodontic isolation, or prevent further deterioration until definitive treatment can be rendered. Not to be used for endodontic access closure, or as a base or liner under restoration.	\$0
D2950	Core buildup, including any pins when required	\$0
D2951	Pin retention – per tooth, in addition to restoration	\$0
	Endodontics	
	• <i>All procedures exclude final restoration.</i>	
D3110	Pulp cap – direct (excluding final restoration)	\$0
D3120	Pulp cap – indirect (excluding final restoration)	\$0
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	\$0
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	\$0
D3320	Endodontic therapy, premolar tooth (excluding final restoration)	\$0
D3330	Endodontic therapy, molar tooth (excluding final restoration)	\$0
D3332	Incomplete endodontic therapy; inoperable, unrestorable or	\$0

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SCHEDULE OF BENEFITS (continued)

Code	Service	Co-payment
	fractured tooth	
D3346	Retreatment of previous root canal therapy – anterior	\$0
D3347	Retreatment of previous root canal therapy - premolar	\$0
D3348	Retreatment of previous root canal therapy – molar	\$0
D3351	Apexification/recalcification – initial visit (apical closure / calcific repair of perforations, root resorption, etc.)	\$0
D3410	Apicoectomy – anterior	\$0
D3421	Apicoectomy - premolar (first root)	\$0
D3425	Apicoectomy – molar (first root)	\$0
D3426	Apicoectomy (each additional root)	\$0
D3430	Retrograde filling – per root	\$0
	Periodontics	
D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or tooth bounded spaces per quadrant	\$0
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or tooth bounded spaces per quadrant	\$0
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	\$0
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	\$0
	Removable Prosthodontics	
•	<i>Replacement limit 1 every 3 years.</i>	\$0
•	<i>Denture relines: Twice in one year.</i>	\$0
•	<i>Includes up to 3 adjustments within 6 months of delivery.</i>	\$0
D5110	Complete denture – maxillary	\$0
D5120	Complete denture – mandibular	\$0
D5130	Immediate denture – maxillary	\$0
D5140	Immediate denture – mandibular	\$0
D5211	Maxillary partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	\$0
D5212	Mandibular partial denture – resin base (including, retentive/clasping materials, rests, and teeth)	\$0
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	\$0
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	\$0
D5410	Adjust complete denture – maxillary	\$0
D5411	Adjust complete denture – mandibular	\$0
D5421	Adjust partial denture – maxillary	\$0
D5422	Adjust partial denture – mandibular	\$0
D5520	Replace missing or broken teeth – complete denture (each tooth)	\$0
D5630	Repair or replace broken retentive clasping materials – per tooth	\$0
D5640	Replace broken teeth – per tooth	\$0
D5650	Add tooth to existing partial denture	\$0
D5660	Add clasp to existing partial denture - per tooth	\$0
D5710	Rebase complete maxillary denture	\$0

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SCHEDULE OF BENEFITS (continued)

Code	Service	Co-payment
D5711	Rebase complete mandibular denture	\$0
D5720	Rebase maxillary partial denture	\$0
D5721	Rebase mandibular partial denture	\$0
D5730	Reline complete maxillary denture (chairside)	\$0
D5731	Reline complete mandibular denture (chairside)	\$0
D5740	Reline maxillary partial denture (chairside)	\$0
D5741	Reline mandibular partial denture (chairside)	\$0
D5750	Reline complete maxillary denture (laboratory)	\$0
D5751	Reline complete mandibular denture (laboratory)	\$0
D5760	Reline maxillary partial denture (laboratory)	\$0
D5761	Reline mandibular partial denture (laboratory)	\$0
D5820	Interim partial denture (maxillary)	\$0
D5821	Interim partial denture (mandibular)	\$0
D5899	Denture duplication	\$0
Crowns/Fixed Bridges - Per Unit		
•	<i>An additional charge will be applied for any procedure using noble or high noble metal.</i>	
•	<i>\$75 fee per crown/bridge unit above co-pay for porcelain on molars.</i>	
D6210	Pontic – cast high noble metal	\$0
D6211	Pontic – cast predominantly base metal	\$0
D6212	Pontic – cast noble metal	\$0
D6214	Pontic – titanium and titanium alloys	\$0
D6240	Pontic – porcelain fused to high noble metal	\$0
D6241	Pontic – porcelain fused to predominantly base metal	\$0
D6242	Pontic – porcelain fused to noble metal	\$0
D6243	Pontic – porcelain fused to titanium and titanium alloys	\$0
D6250	Pontic – resin with high noble metal	\$0
D6251	Pontic – resin with predominantly base metal	\$0
D6252	Pontic – resin with noble metal	\$0
D6720	Retainer crown – resin with high noble metal	\$0
D6721	Retainer crown – resin with predominantly base metal	\$0
D6722	Retainer crown – resin with noble metal	\$0
D6750	Retainer crown – porcelain fused to high noble metal	\$0
D6751	Retainer crown – porcelain fused to predominantly base metal	\$0
D6752	Retainer crown – porcelain fused to noble metal	\$0
D6753	Retainer crown – porcelain fused to titanium and titanium alloys	40
D6780	Retainer crown – $\frac{3}{4}$ cast high noble metal	\$0
D6781	Retainer crown – $\frac{3}{4}$ cast predominantly base metal	\$0
D6782	Retainer crown – $\frac{3}{4}$ cast noble metal	\$0
D6784	Retainer crown – $\frac{3}{4}$ titanium and titanium alloys	\$0
D6790	Retainer crown – full cast high noble metal	\$0
D6791	Retainer crown – full cast predominantly base metal	\$0
D6792	Retainer crown – full cast noble metal	\$0
D6794	Retainer crown – titanium and titanium alloys	\$0
D6930	Re-cement or re-bond fixed partial denture	\$0
D6940	Stress breaker	\$0

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SCHEDULE OF BENEFITS (continued)

Code	Service	Co-payment
	Oral Surgery	
•	<i>Surgical removal of impacted teeth not covered unless pathology (disease) exists.</i>	
•	<i>Surgical removal of wisdom tooth/third molar for orthodontic reasons only is not covered.</i>	
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$0
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth and including elevation of mucoperiosteal flap if indicated	\$0
D7220	Removal of impacted tooth – soft tissue	\$0
D7230	Removal of impacted tooth – partially bony	\$0
D7240	Removal of impacted tooth – completely bony	\$0
D7250	Removal of residual tooth roots (cutting procedure)	\$0
D7285	Incisional biopsy of oral tissue - hard (bone, tooth). For partial removal of lesion. This procedure involves biopsy of osseous or intraosseous lesions (example cyst, tumor) and is not used for apicoectomy/periradicular surgery. This procedure does not entail an excision.	\$0
D7286	Incisional biopsy of oral tissue – soft. For partial removal of a lesion. This procedure is not used at the same time as codes for apicoectomy/periradicular curettage. This procedure does not entail an excision.	\$0
D7310	Alveoloplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	\$0
D7311	Alveoloplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$0
D7320	Alveoloplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	\$0
D7321	Alveoloplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$0
D7510	Incision and drainage of abscess – intraoral soft tissue	\$0
D7511	Incision and drainage of abscess – intraoral soft tissue- complicated (includes drainage of multiple fascial spaces)	\$0
D7961	Buccal / labial frenectomy (frenulectomy)	\$0
D7962	Lingual frenectomy (frenulectomy)	\$0
D7963	Frenuloplasty	\$0
	Orthodontics	
D8080	Comprehensive orthodontic treatment of the adolescent dentition (full treatment case up to 24 months - including fixed/removable appliances)	\$400
D8090	Comprehensive orthodontic treatment of the adult dentition (full treatment case up to 24 months - including fixed/removable appliances)	\$400
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	\$250
D8698	Re-cement or re-bond fixed retainer – maxillary	\$0
D8699	Re-cement or re-bond fixed retainer – mandibular	\$0

SCHEDULE OF BENEFITS (continued)

Code	Service	Co-payment
Adjunctive General Services		
D9110	Palliative treatment of dental pain per visit: Treatment that relieves pain but is not curative; services provided do not have distinct procedure codes. This is typically reported on a "per-visit" basis for emergency treatment of dental pain.	\$0
D9120	Fixed partial denture sectioning	\$0
D9215	Local anesthesia in conjunction with operative or surgical procedures	\$0
D9219	Evaluation for moderate sedation, deep sedation or general anesthesia	\$0
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	\$0
D9430	Office visit for observation (during regularly scheduled hours) – no other services performed	\$0
D9440	Office visit – after regularly scheduled hours	\$0
D9952	Occlusal adjustment – complete	\$0
D9986	Missed appointment (less than 24-hr notice)	Not to exceed \$25
D9987	Cancelled appointment (if less than 24-hr notice, see D9986)	\$0

Current Dental Terminology © American Dental Association

Dental Terminology Definitions

These definitions are designed to give you a “layman’s understanding” of some dental terminology in order for you to better understand your plan; they are not full descriptions.

Amalgam:	A silver filling
Anterior:	Teeth that are in the front of the mouth
Bicuspid:	Most people have eight bicuspid teeth; they are located immediately preceding the molar teeth with two in each quadrant of the mouth.
Bridge:	A replacement for one or more missing teeth that is permanently attached to the teeth adjacent to the empty space(s).
Crown:	A covering created to place over a tooth to strengthen and/or replace tooth structure. A crown can be made of different materials (noble, high noble), base metal, porcelain or porcelain and metal.
Endodontics:	Procedures that treat the nerve or the pulp of the tooth due to injury or infection.
Oral Surgery:	Surgery to remove teeth, reshape portions of the bone in the mouth, or biopsy suspect areas of the mouth.
Orthodontics:	Braces and other procedures to straighten the teeth.
Periodontics:	Procedures related to treatment of the supporting structures of the teeth (gums, underlying bone).
Posterior:	Teeth that set towards the back of the mouth, including molars and bicuspids (premolars).
Primary Teeth:	The first set of teeth (“baby” teeth).
Prophylaxis:	Scaling and polishing of teeth by removal of the plaque above the gum line.
Prosthodontics:	The restoration of natural and/or the replacement of missing teeth with artificial substitutes.
Quadrant:	One of the four equal sections into which your mouth can be divided (some procedures like periodontics are done in quadrants).
Resin-based Composite:	Tooth-colored (white) fillings

Exclusions and Limitations

Exclusions

1. Services performed by a general dentist or dentist whose practice is limited to providing Specialty Care, not contracted with SafeGuard without prior approval by SafeGuard, (except for out of area emergency services).
2. Any dental services, or appliances which are determined to be not reasonable and/ or necessary for maintaining or improving the member's dental health, as determined by the SafeGuard Selected General Dentist.
3. Any procedures not specifically listed as a covered benefit in the *Schedule of Benefits*.
4. Dental procedures or services performed solely for cosmetic purposes or solely for appearance.
5. Orthognathic surgery.
6. General anesthesia or intravenous sedation, unless specifically listed in your plan.
7. Any inpatient/outpatient hospital charges of any kind including dentist and/or physician charges, prescriptions or medications.
8. Replacement of dentures, crowns, appliances or bridgework that have been lost, stolen, or damaged due to abuse, misuse, or neglect.
9. Treatment of malignancies, cysts, or neoplasms.
10. Procedures, appliances, or restorations whose main purpose is to change the vertical dimension of occlusion, correct congenital, developmental, or medically induced dental disorders including, but not limited to treatment of myofunctional, myoskeletal, or temporomandibular joint disorders unless otherwise specified as an orthodontic benefit on the *Schedule of Benefits*.
11. Dental implants and services associated with the placement of implants, prosthodontics restoration of dental implants, and specialized implant maintenance services.
12. Precision attachments.
13. Dental procedures initiated prior to the member's eligibility under this Plan or started after the member's termination from the Plan.
14. Dental services provided for or paid by a federal or state government agency or authority, political subdivision, or other public program other than Medicaid or Medicare.
15. Dental services required while serving in the Armed Forces of any country or international authority or relating to a declared or undeclared war or acts of war.
16. Services considered unnecessary or experimental in nature.
17. Dental procedures or appliances for minor tooth guidance or for the control of harmful habits such as thumb sucking and tongue thrusting.
18. Any dental procedure or treatment unable to be performed in the dental office due to the general health or physical limitations of the member including, but not limited to physical or emotional resistance, inability to visit the dental office, or allergy to commonly utilized local anesthetics.

Exclusions and Limitations

Limitations

1. Cleanings (prophylaxis) and fluoride treatments are limited to two (2) in a 12 month period unless medically necessary.
2. An additional charge will be applied for any procedure using noble or high noble metal.
3. Full-mouth X-rays: Once initially and thereafter when diagnostically necessary.
4. Dentures (full or partial): Replacement only after three (3) years have elapsed following any prior provision of such dentures under a SafeGuard Benefit Plan. Replacements will be a benefit only if the existing denture is unsatisfactory and can not be made satisfactory as determined by the SafeGuard Selected General dentist.
5. Denture relines: Twice in one year
6. Sealants: Plan benefit applies to primary and permanent molar teeth, within four (4) years of eruption.
7. There is a \$75 copayment per crown/bridge unit in addition to regular copayments for porcelain on molars.
8. Surgical removal of wisdom teeth/third molar for orthodontic reasons only is not a covered benefit.
9. Delivery of removable prosthodontics includes up to three (3) adjustments within six (6) months of delivery date of service.
10. Surgical removal of impacted teeth is not a covered benefit unless pathology [disease] exists.
11. The copayments listed for endodontic procedures do not include the cost of final restoration.

Orthodontic Exclusions & Limitations

1. Orthodontic treatment must be provided by a SafeGuard Selected General Dentist or contracted dentist whose practice is limited to providing Specialty Care in order for the copayments listed in the *Schedule of Benefits* to apply.
2. Plan benefits shall cover twenty-four (24) months of usual and customary orthodontic treatment and an additional twenty-four (24) months of retention. Treatment extending beyond such time periods will be subject to a per-office-visit charge of \$25 dollars.
3. The following are not included as orthodontic benefits:
 - A. Repair or replacement of lost or broken appliances;
 - B. Retreatment of orthodontic cases;
 - C. Treatment in progress at inception of eligibility;
 - D. Interceptive or phase I orthodontics;
 - E. Changes in treatment necessitated by an accident;
 - F. Treatment involving:
 - 1) Maxillo-facial surgery, myofunctional therapy, cleft palate, micrognathia, macroglossia
 - 2) Hormonal imbalances or other factors affecting growth or developmental abnormalities;
 - 3) Treatment related to temporomandibular joint disorders;
 - 4) Lingually placed direct bonded appliances and arch wires ("invisible braces"); and

Exclusions and Limitations

- 5) Functional appliances that are used in conjunction with fixed appliances.
- G. Diagnostic records:
 - 1) Cephalometric x-rays and other x-rays;
 - 2) Diagnostic tracings of cephalometric x-rays;
 - 3) Photographs; and
 - 4) Study models.
- 4. The retention phase of treatment shall include the construction, placement, and adjustment of retainers.
- 5. The retention phase of treatment, if required, shall include the construction, placement and adjustment of retainers, the maximum cost of which shall not exceed \$250.00.
- 6. If a member does not require treatment or chooses not to start treatment after the participating SafeGuard orthodontist has completed a diagnosis and consultation, the Member will be charged a consultation fee of \$25.00 in addition to the fees for such diagnostic records.

LANGUAGE ASSISTANCE

As a SafeGuard member you have a right to free language assistance services, including interpretation and translation services. SafeGuard collects and maintains your language preferences, race, and ethnicity so that we can communicate more effectively with our members. If you require language assistance or would like to inform SafeGuard of your preferred language, please contact SafeGuard at (800) 880-1800.

Como miembro de SafeGuard usted tiene derecho a recibir servicios gratuitos de asistencia en idiomas. Esto incluye servicios de interpretación y traducción. SafeGuard recaba la información sobre sus preferencias de idioma, raza, y etnia de manera que nos podamos comunicar eficazmente con nuestros afiliados. Si necesita asistencia en su idioma o quiere informarle a SafeGuard sobre su idioma de preferencia, comuníquese con SafeGuard al (800) 880-1800.

作為**SafeGuard**的會員，您有權獲得免費語言服務，包括口譯和筆譯。**SafeGuard**收集並保存有關您的語言選擇、人種和族裔方面的資料，以便我們更有效地與會員溝通。如果您需要語言方面的協助，或希望將您選擇的語言告訴**SafeGuard**，可通過電話或網站與**SafeGuard**聯絡，電話是**(800) 880-1800**。
