



# Schedule of Benefits

Group Name: **Lake Arrowhead Community Services District**  
 Benefit Plan Name: **Custom PPO Plan 7-124**

**PCN \*\*\*\***

**PPO \*\*\*\***

**NON-NETWORK**

<b>Class I / Preventive</b>	100%	100%	100%**
<b>Class II / Basic</b>	100%	90%	80%**
<b>Class III / Major</b>	70%	60%	50%**
Benefit Year Deductible	\$0	\$25	\$25
Waived for Preventive?	N/A	Yes	Yes
Family Deductible	N/A	3 per Family	3 per Family
Benefit Year Max	\$2,000	\$2,000	\$1,500
Class IV / Orthodontia	50%	50%	50%
Ortho Coverage	Child (<19 ) Only	Child (<19 ) Only	Child (<19 ) Only
Ortho Lifetime Max	\$2,000	\$2,000	\$2,000
TMJ Rider	No	No	No
TMJ Lifetime Max	N/A	N/A	N/A
Wait Period for Major			
-Existing Employees	12 Months ***	12 Months ***	12 Months ***
-New Hire	12 Months ***	12 Months ***	12 Months ***
Wait Period for Ortho			
-Existing Employees	12 Months ***	12 Months ***	12 Months ***
-New Hire	12 Months ***	12 Months ***	12 Months ***
<p>** Covered charges are based on the lower of : 1) the dentist's actual charge for the service, 2) the dentist's usual charge for the service, 3) or the UCR amount for the service based on the 90th percentile of dentists in the same geographic area.</p> <p>*** Waived with Prior Coverage</p> <p>**** Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and co insurance for an out of network Specialist.</p>			



# Schedule of Benefits

Group Name: **Lake Arrowhead Community Services District**  
 Benefit Plan Name: **Custom PPO Plan 7-124**

	PCN	PPO	NON-NETWORK
<b>Class I / Preventive</b>	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride
<b>Class II / Basic</b>	Sealants, Space Maintainers, Restorations, Emergency(Palliative), Endodontics, Periodontics, Oral Surgery	Sealants, Space Maintainers, Restorations, Emergency(Palliative), Endodontics, Periodontics, Oral Surgery	Sealants, Space Maintainers, Restorations, Emergency(Palliative), Endodontics, Periodontics, Oral Surgery
<b>Class III / Major</b>	Inlays, Crowns, Bridges, Dentures	Inlays, Crowns, Bridges, Dentures	Inlays, Crowns, Bridges, Dentures

## How It Works

<p>The Dental Program offered is administrated by Premier Access Insurance Company, a national carrier and widely accepted dental plan.</p> <p>What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.</p> <p>The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.</p>	<p><b>Out-of-State Network and Claims</b></p> <p>The Premier Access Dental network is available to eligible members outside the State of California, with nearly 80,000 dentists to choose from. A complete provider listing is available on the internet at: <a href="http://www.premierlife.com">www.premierlife.com</a>. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.</p> <p>Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services require prior authorization.</p>
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## How to Reach Us

Premier Access Claim Dept. P.O. Box 659010 Sacramento, CA 95865-9010	Member Services Line <b>888.715.0760</b>	On the Web <a href="http://www.premierlife.com">www.premierlife.com</a>
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