

ALTUS DENTAL

IMPORTANT DENTAL BENEFIT INFORMATION

Effective October 1, 2015 Altus Dental Insurance Company, Inc. will be the new benefit provider for employees that choose to enroll in the Town of Stoughton dental benefit.

This information may assist you in the enrollment process and intends to help you understand the distinct advantages you and your dependents gain with membership in an Altus Dental program.

Enhanced Benefits are being offered as of October 1, 2015.

- ✓ **Dependents to age 26.** The new plan will include coverage for dependent children until the end of the month in which they turn age 26 regardless of student status.
- ✓ **Preventive and Diagnostic Enhancement (High Plan only).** Members covered under the High Plan will have their annual Preventive/Diagnostic services (2 cleanings, 2 exams and x-rays) exempt from the Calendar Year Maximum.
- ✓ **No waiting periods!** With the Altus Dental program all covered benefits are available on the first day of coverage.
- ✓ **You can go to any dentist whether they participate with Altus Dental or not and still receive coverage.** However, when service is rendered by an Altus Dental participating provider you will be taking advantage of the substantial in-network discounts negotiated with participating dental offices.
- ✓ **No rate change!** The monthly premium will remain the same through June 30, 2018

Effective Date

October 1, 2015 - June 30, 2018

Low Plan (Bi-Weekly Rates)

\$18.42 Individual

\$34.18 Two Person

\$58.15 Family

High Plan (Bi-Weekly Rates)

\$20.06 Individual

\$36.85 Two Person

\$59.65 Family

Deductions will be taken on a pre tax basis.

SEE YOUR BENEFIT HIGHLIGHTS FOR A COMPREHENSIVE LISTING OF COVERED SERVICES

Visit the Altus Dental website and learn more at www.altusdental.com



A Sun Dental Insurance Company, Inc.

Benefit Highlights

10/1/15 - 6/30/18

Welcome to Altus Dental

This flyer highlights your dental benefits and explains how your Point of Service (POS) plan works. At Altus Dental, we pride ourselves on providing our members with excellent customer service. We look forward to providing you and covered family members with dental insurance. When your coverage begins, we will send you an ID card and a Certificate of Coverage.

How to Contact Us

INTERNET

You can access your account information online 24 hours a day, 7 days a week at www.altusdental.com.

INFOLINE

1.877.223.1588

Infoline, our automated telephone information system, is also available 24 hours a day/7 days a week.

CUSTOMER SERVICE

1.877.223.1588

Our customer service representatives are available Monday – Thursday 8 am to 7 pm and Friday 8 am to 5 pm, ET.

TOWN OF STOUGHTON – HIGH OPTION

Your group number: 1106-0002

The annual maximum is: \$1500 per member per calendar year (In-Network)
\$1000 per member per calendar year (Out-of-Network)

The annual deductible is: \$0 (In-Network)

\$50 per individual / \$150 per family (Out-of-Network)

The maximum lifetime cap is: Unlimited

Pretreatment estimates are recommended for underlined procedures.

Plan pays 100%; Member Coinsurance 0% (In-Network) (Exempt from calendar year maximum)

Plan pays 100%; Member Coinsurance 0% (Out-of-Network)

- Two oral exams per calendar year
- Two cleanings per calendar year
- One set of bitewing x-rays per calendar year
- One complete x-ray series or panoramic film every 36 months
- Single x-rays as required

Plan pays 100%; Member Coinsurance 0% (In-Network)

Plan pays 100%; Member Coinsurance 0% (Out-of-Network)

- Fluoride treatment for children under age 19 twice per calendar year
- Sealants for children under age 16, once per unrestored permanent molar every 36 months
- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months

Plan pays 100%; Member Coinsurance 0% (In-Network)

Plan pays 80%; Member Coinsurance 20% Deductible Applies (Out-of-Network)

- Amalgam (silver) fillings. Composite (white) fillings on front teeth only. For composite fillings on back teeth, the plan pays what would have been paid for an amalgam filling. Patient is responsible for the balance up to the dentist's charge.
- Simple extractions not requiring surgery
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges
- Rebasing or relining of partial or complete dentures; once every 60 months
- General anesthesia or intravenous (I.V.) sedation for complex surgical procedures

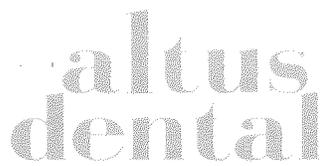
Plan pays 60%; Member Coinsurance 40% (In-Network)

Plan pays 50%; Member Coinsurance 50% Deductible Applies (Out-of-Network)

- Extractions and other routine oral surgery not covered by a patient's medical plan
- Root canal therapy
- Periodontal maintenance following active therapy – two per year
- Root planing and scaling once per quadrant every 24 months
- Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- Gingivectomies once per site every 24 months
- Soft tissue grafts once per site every 60 months
- Crown lengthening once per tooth every 60 months
- Surgical placement of endosteal implant and abutment; replacement limited to once every 60 months
- Crowns over natural teeth, build ups, posts and cores; replacement limited to once every 60 months
- Bridges, build ups, posts and cores, crowns over implants - replacement limited to once every 60 months
- Partial and complete dentures; replacement limited to once every 60 months

Dependent Coverage – Dependent children are covered up until the end of the month that they turn age 26.

Bi-Weekly Premium Effective:	10/1/15 – 6/30/18		
	<u>Individual</u>	<u>Two Person</u>	<u>Family</u>
	\$20.06	\$36.85	\$59.65



Altus Dental is a Sun Life Company

Benefit Highlights

Plan 1 of 2000 as of 1/1/18

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CUSTOMER SERVICE

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Our customer service representatives are available Monday – Thursday 8 am to 7 pm and Friday 8 am to 5 pm, ET.

TOWN OF STOUGHTON – LOW OPTION

Your group number: 1106-0001

The annual maximum is: \$1000 per member per calendar year

The annual deductible is: \$0 (In-Network)

\$50 per individual / \$150 per family (Out-of-Network)

The maximum lifetime cap is: Unlimited

Pretreatment estimates are recommended for underlined procedures.

Plan pays 100%; Member Coinsurance 0% (In-Network)

Plan pays 100%; Member Coinsurance 0% (Out-of-Network)

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How Your Plan Works

Dental insurance helps you pay for the most common dental procedures. And, it's important to understand how your Altus Dental POS plan works so you can get the most from your dental benefits.

How does the plan work? It's easy when you use participating network dentists.

The preferred provider network includes many of the dentists in your area, delivering easy access to care for you and your covered family members. We are the largest Preferred Provider Organization (PPO) in the state. We also offer access to dentists nationwide through the CONNECTION Dental network. All our dentists must pass our rigorous credentialing process, so you know it's care you can count on.

Finding a Dentist

Your Current Dentist

If you already have a dentist, simply ask if he or she participates with Altus Dental. If your dentist isn't in the network yet, please let us know. We actively recruit new dentists to the network.

www.altusdental.com

Log on to our website and use our online dentist directory to find a dentist in a location that's convenient for you, or to check if your dentist participates with Altus Dental. You may search by name, location or specialty. If your card displays the CONNECTION Dental logo, this means you have access to a national network and can search for a dentist or specialist in all 50 states. Our directory will provide you with the names and addresses of all the dentists that meet your search criteria, as well as maps and driving directions.

*Thanks for choosing
Altus Dental – we look forward
to providing you and any
covered family members
with quality dental benefits.*

Maximize your coverage with a participating dentist.

In-Network Care

When you receive care from a participating dentist, your out-of-pocket expenses will be less. That's because the dentist has agreed to accept the allowance as full payment, minus your coinsurance and any applicable deductibles – which means no "balance" billing. Just show your ID card and you're done – it's that simple! Participating dentists will handle all the paperwork and inquiries directly with us. We will also pay the dentist directly.

Out-of-Network Care

You also have the freedom to receive care from dentists who do not belong to the network. If you go to a non-participating dentist, you'll be reimbursed at a usual and customary level, based on your plan's out-of-network coinsurance level shown on the front of this benefit sheet. Most dentists accept this as payment in full, after any applicable deductibles or coinsurance.

Members Online

Once you're enrolled, **Members Online** helps you manage your dental benefits with ease. Simply log on to **www.altusdental.com** to verify your specific benefit and eligibility information or to research the status of a claim. You can also create a personal Claim Activity Statement and instantly print a copy of your ID card.

Our website is also a valuable resource for maintaining good oral health - from dental health articles and wellness commercials to our custom Children's Dental Health section. Or take the Dental Health Challenge and find out if you are at an increased risk for dental disease.

*Claims and correspondence
should be sent to:*

**Altus Dental
P.O. Box 1557
Providence, RI 02901-1557**

Managing your dental plan is a breeze at altusdental.com.

Understanding your dental benefits should never be a hassle. Our website makes it easy for you to view important information about your Altus Dental plan. Our secure online services are the best and most convenient way for you to access plan information, like your Benefits Summary, and view your coverage details in real-time. If you haven't already, register an online account with us today.

Take a look at our online services:



Check your specific benefits and coverage dates



Look up the status of a claim or view your recent claim history



Review deductible and maximum amounts and confirm remaining balances



Instantly print or view a copy of your ID card



Plus, be sure to use our **FIND A DENTIST** tool to see if your current dentist participates in our network, or locate a new participating dentist in your area. Simply enter a local zip code and/or the type of dentist and you'll find all the information you need.

Register Today! Simple, secure, convenient

Setting up and managing your account is simple, secure and convenient. All you need is your Altus Dental ID card to get started.

Here's how to register:

1. Visit altusdental.com and click on the "Members" tab.
2. Click on "Register Here" in the top right panel.
3. Complete the form. You'll be asked to select a user ID and password, as well as two security questions to add an extra level of protection to your account.
4. Review our Terms of Use and submit your registration.

Once you've registered, we'll send you a confirmation email, letting you know you've completed the process. Then, simply log in to your account to begin accessing information about your dental plan, dental health tips and more!