

# BENEFIT SUMMARY

## VIRGINIA

DSM USA Insurance Company, Inc.  
PPO Individual Family High Option

### DentaQuest: More Choices, More Value

DentaQuest is one of the most experienced dental insurance companies in the nation. We administer dental benefits on behalf of approximately 20 million individuals in 28 states. You can rely on our experience when it comes to your dental insurance needs.

To find a dentist, please visit [DentaQuest.com/marketplace/VA](https://DentaQuest.com/marketplace/VA) or call us toll free at 877-453-8432.

You can receive more information about your benefits by visiting our website [DentaQuest.com/marketplace/VA](https://DentaQuest.com/marketplace/VA) and downloading the Subscriber Policy. It includes everything you need to know about your dental plan, including how to use your benefits, how to find a dentist, how the claims and appeal processes work, and other helpful information.

### Coverage Summary

Coverage type	Calendar year deductible	DentaQuest will pay
<b>Diagnostic and preventive services</b>	None	100%
<b>Restorative and other basic services</b>	\$50 per covered individual/\$150 per family	80%
<b>Complex dental services</b>	\$50 per covered individual/\$150 per family	50%
<b>Orthodontics (up to age 19 only)</b>	None	50%

**Waiting Period:** For covered individuals age 19 and older, Restorative and other Basic Services are subject to a six (6) month waiting period. Complex Dental Services are subject to a twelve (12) month waiting period.

#### Is there an out-of-pocket maximum?

For members under 19, the maximum out of pocket expense is \$350 for each calendar year. A family with two or more members under 19 will have an aggregate maximum out of pocket expense of \$700 per calendar year.

#### What are my annual limits and maximums?

For each covered individual age 19 and over, the total benefits are limited to a maximum of \$1,500 for each calendar year.

#### Do I have out of network coverage?

Yes, DentaQuest will pay the same percentage for covered services received in and out of network. But if you choose to see a non-contracting dentist (out of network), you will be responsible for the difference between the plan's allowable charges (what contracting dentists receive for payment from DentaQuest) and the dentist's usual and customary fees (what the dentist charges cash-paying patients). This means that you'll save more by receiving care from a contracting dentist.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Policy, which is available through your benefits administrator. If you receive a treatment after you have exhausted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than DentaQuest's negotiated rate.

Your Plan is administered by  
DMS USA Insurance Company, Inc.

[DentaQuest.com/marketplace/VA](https://DentaQuest.com/marketplace/VA)

877-453-8432

465 Medford Street  
Boston, MA 02129-1454

**DentaQuest** 

Category / Procedure	Benefit limits	DentaQuest will pay*
<b>Diagnostic</b>		
Comprehensive oral exam	Under age 19 – Once every six months 19 and older – Once every 60 months	100%
Periodic oral exam	Twice every calendar year	100%
Full mouth X-rays	Once every 60 months	100%
Bitewing X-rays	Twice every calendar year	100%
Single tooth X-rays	As needed	100%
Study models and casts	Under age 19 – Once every 60 months	100%
<b>Preventive</b>		
Routine cleaning	Once every six months	100%
Fluoride varnish application	Children up to age 19 – Once every six months	100%
Space maintainers	Children up to age 19 – Only for premature loss of teeth, once per year	100%
Sealants	One per tooth for children through age 19	100%
<b>Restorative</b>		
Silver fillings	One filling for each tooth surface per year	80%
White fillings (front teeth)	One filling for each tooth surface per year – front teeth only	80%
Temporary fillings	Covered	80%
Stainless steel crowns	Once every 24 months for baby teeth only	80%
<b>Major restorative</b>		
Crowns	Covered	50%
Replacement crowns	Once each 36 months per tooth	50%
Repair or recement crowns	Covered	80%
Temporary crowns	Covered	50%
Veneers	Children up to age 19 and when medically necessary	50%
<b>Endodontics (root treatments)</b>		
Root canal treatment	Covered	50%
Vital pulpotomy	Limited to baby teeth	50%
Root surgery	Once per tooth per lifetime	50%
<b>Periodontics (gum treatments)</b>		
Periodontal cleaning	Subject to periodontal guidelines	50%
Scaling and root planing	Subject to periodontal guidelines	50%
Removal of calculus to aid in diagnosis	Once per year	50%
Removal of diseased gum tissue	Once per two years per quadrant	50%
Reshaping of diseased bone	Once per quadrant per 36 months	50%
Treatment to stabilize tooth		50%
<b>Dentures and bridges</b>		
Complete or partial dentures	Once each 60 months	50%
Fixed bridges	Once every 60 months	50%
Temporary partial dentures	Replace any six upper or lower front teeth, installed immediately following loss of teeth Replacement of permanent teeth for children under 16 years	50%
Replacement dentures or fixed bridges	Covered	50%
Rebase or reline dentures	Once every 24 months	80%
Repair of dentures or fixed bridges	Covered	80%
Adding teeth to existing dentures	Covered	80%
Recementing fixed bridges	Covered	80%
<b>Oral surgery</b>		
Simple extractions	Once per tooth per lifetime	80%
Surgical extractions	Once per tooth per lifetime	50%
<b>Orthodontics</b>		
Orthodontia	When medically necessary	50%
<b>Emergency dental care</b>		
Minor Pain relief treatment	Covered	80%
<b>Anesthesia</b>		
General anesthesia	Allowed with covered surgical services only	80%
Local anesthesia		80%

\*Note: DentaQuest will pay the same percentage of the allowable charges for covered services received in and out of network. If you choose to see a non-contracting dentist (out of network), you will be responsible for the difference between the plan's allowable charges (what contracting dentists receive for payment from DentaQuest) and the dentist's usual and customary fees (what the dentist charges patients).

Dependent children are covered up to and including age 26.

