



# DENTAL COMPANION

AN INDIVIDUAL, FAMILY AND SELF-EMPLOYED  
DENTAL PLAN FOR UTAH RESIDENTS

Administered By



Dental · Life · Disability · Vision

Underwritten By



# dentalCOMPANION<sup>SM</sup>

AN INDIVIDUAL, FAMILY AND SELF-EMPLOYED DENTAL PLAN

Looking for the key to a beautiful smile and complete dental care? Look no further...

## Plan Highlights

No deductible for preventive services.

No waiting period for preventive and basic services.

Annual \$25 combined deductible for basic and major services.

12-month waiting period for major services.

Annual plan maximum - \$1,000.

## Benefits

Freedom to choose any licensed dentist.

You'll know exactly what your plan pays for every procedure.

The security of an insurance company with an A.M. Best Rating of A+ (Superior)\* behind you.

Individual coverage available for individuals over 18 years old.

Rates are guaranteed for 12 months†.

## Monthly Rates Under 65

Single	\$39.50
Two Party	\$75.95
Family	\$124.50

## Monthly Rates 65+

Single	\$47.40
Two Party	\$90.20
Family	\$139.60

Total Dental Administrators (TDA) have the key to complete dental health care and a confident smile — dentalCOMPANION.

You'll have access to preventive services such as checkups and cleanings that will help you protect your oral health and your smile. And, with an annual plan maximum of \$1,000, you'll have peace of mind that you're covered for more comprehensive services.

Full access to your choice of dentist and no hidden surprises! And, you'll know up front what TDA will pay for your dental claim.

dentalCOMPANION is a dental insurance solution which offers choice *and* value.

## Why is dental coverage important?

When you take care of your dental health, you may help to prevent heart, lung, cardiovascular and arterial disease.\*\* Research has confirmed a connection between periodontal disease — infection of the gums and bones that support the teeth — and many health conditions including:

**Diabetes** Individuals with diabetes and severe periodontal disease may find it more difficult to regulate blood sugar levels, which may increase diabetic complications.\*\*

**Respiratory disease** Based upon ongoing studies, scientists suspect that bacteria growing in the oral cavity can enter the lungs, which may cause infection or make existing lung conditions worse.\*\*

**Coronary heart disease** People with periodontal disease are nearly twice as likely to suffer from coronary artery disease.\*\*

**Effects in pregnancy** Women with periodontal disease in their second trimester are seven times more likely to have preterm deliveries and babies with low birth weight.\*\*\*

The dentalCOMPANION plan can help you fight periodontal disease and many other illnesses that can be linked to it. The plan gives you reliable, regular access to dental professionals who can diagnose periodontal disease, which can go unnoticed for years.

\* Rating as of January 17, 2014. For the latest rating, access [www.ambest.com](http://www.ambest.com).

\*\* Zamora, Dulce (2005). The health perils of gum disease. Retrieved July 5, 2006, from <http://www.webmd.com/content/article/104/107269.htm>.

\*\*\* Jeffcoat, et al. (2001). Periodontal infection and preterm birth. JADA, 131, 875-880.

† Excluding any ACA government taxes.

Don't forget the side effects of professional, regular dental care - a dazzling smile!

A great smile can boost self-confidence, which is essential to looking good. Your smile is one of the first things people notice about you, so give the impression that says you're healthy and happy.

### How soon will coverage begin?

If TDA receives the enrollment application and membership fee on or before the 20th of the month, membership will begin on the 1st day of the following month.

### Why visit an in-network dentist?

TDA administers this policy, and you have access to one of Arizona's largest network of general dentists and specialists who have agreed to provide services at negotiated discounted fees to plan members. Although you may visit the dentist of your choice, it's important to remember that when you choose a TDA network dentist, you will experience significant savings.

Additionally, TDA dentists will offer their network discounts for services which exceed the policy maximums or any benefit limitations. You will also receive a discount on cosmetic procedures! The dentalCOMPANION plan includes a 15-25% discount to all in-network orthodontists!

### Find your participating dentist

To find a network dentist near you, visit the TDA Web site at [www.TDAdental.com](http://www.TDAdental.com).

## Partial Schedule of Reimbursements

### Preventive (No deductible and no waiting period)

ADA Code	Description	Maximum Plan Pays
120	Periodic Oral Examination (2 per 12 mos.)	\$25
140	Limited Oral Evaluation - Problem Focused (2 per 12 mos.)	\$36
150	Comp Oral Evaluation - New/Established Patient (2 per 12 mos.)	\$35
170	Re-Evaluation - Limited Problem Focused (2 per 12 mos.)	\$20
270	Bitewing - Single Film (1 per 12 mos.)	\$19
272	Bitewing - Two Films (1 per 12 mos.)	\$29
274	Bitewing - Four Films (1 per 12 mos.)	\$41
1110	Prophylaxis - Adult (2 per 12 mos.)	\$56
1120	Prophylaxis - Child (2 per 12 mos.)	\$42
1203	Topical Application of Fluoride - Child (1 per 12 mos. for Children under 19)	\$23

### Basic (\$25 annual deductible per person and no waiting period)

ADA Code	Description	Maximum Plan Pays
210	Intraoral - Complete Series	\$67
220	Intraoral - Periapical 1 film	\$13
230	Intraoral - Periapical Ea Add Film	\$6
240	Intraoral - Occlusal Film	\$11
330	Panoramic Film	\$31
2140	Amalgam - One Surface Prim/Perm	\$56
2150	Amalgam - Two Surfaces Prim/Perm	\$72
2160	Amalgam - Three Surfaces Prim/Perm	\$87
2161	Amalgam - Four/More Surfaces Prim/Perm	\$106
2330	Resin-Based Composite - One Surface	\$56
2331	Resin-Based Composite - Two Surfaces	\$71
2332	Resin-Based Composite - Three Surfaces	\$87
2335	Resin Compo - 4+ Surf/Invlv Incisal Ang	\$103
2390	Resin-Based Composite Crown Anterior	\$114
3110	Pulp Cap - Direct	\$18
3120	Pulp Cap - Indirect	\$14
3220	Tx Pulp-Remv Pulp Coronal Dentinocement Junc	\$42
3221	Pulpal Debridement Prim & Perm Teeth	\$46
3310	Anterior Root Canal	\$200
3320	Bicuspid Root Canal	\$240
3330	Molar Root Canal	\$310
7140	Extraction Erupted Tooth or Exp'd Root	\$75

### Major (\$25 annual deductible per person and 12 mos. waiting period)

ADA Code	Description	Maximum Plan Pays
5130	Immediate Denture - Maxillary	\$394
5140	Immediate Denture - Mandibular	\$394
2740	Crown - Porcelain/Ceramic Substrate	\$321
2750	Crown - Porcelain Fused To High Noble Metal	\$325
2751	Crown - Porcelain Fused Predominately Base Metal	\$302
2752	Crown - Porcelain Fused to Noble Metal	\$309
4341	Periodontal Scaling & Root Planning 4/>Cont/Bound Teeth-Quad	\$50
4342	Periodontal Scaling & Root Planning 1-3 Teeth-Quad	\$28
4355	Full Mouth Debridement Enable Comp Evaluation & Dx	\$33
4910	Periodontal Maintenance	\$30
5110	Complete Denture - Maxillary	\$362
5120	Complete Denture - Mandibular	\$362
7210	Surgical Removal of Erupted Tooth Rqr Elev Flap & Remove Bone	\$65
7220	Removal of Impacted Tooth - Soft Tissue	\$82
7230	Removal of Impacted Tooth - Partially Bony	\$108
7240	Removal of Impacted Tooth - Completely Bony	\$127

This is not a complete list of procedures. The frequency of some procedures may be limited. We will pay lesser of the actual charges or the schedule amount. See your policy details.

Companion Life and TDA enjoy a mutually rewarding relationship. By pooling our strengths and resources, we are able to offer you comprehensive and affordable dental plan options. As a result of our “team” approach, individuals benefit by having local administration, access and savings through an expansive statewide dental network, or the freedom to choose any dentist. Companion Life and TDA – a team you can trust!

Please contact your broker. Or, fill out your application and mail or fax it to:

Total Dental Administrators  
2800 North 44th St., Suite 500  
Phoenix, AZ 85008  
Fax 602-266-1948

Enrollment in the Plan is for 12 months and is renewable each year upon your Plan anniversary date with continued premium payment(s). Benefits and/or rates are subject to change. Any notice of change in benefit coverage(s) or premiums will be provided to you in writing with sixty (60) days' advance written notice. Please contact your Broker or TDA should you have any questions.

## Questions?

If you have any questions, you can call our customer service department between 7:00 a.m. and 4:30 p.m. weekdays at 602-864-5230 or 877-277-0788. A representative will gladly provide the information you need or can help you with your enrollment application.

## Limitations and exclusions

- A. This policy does not cover losses caused by or resulting from:
1. Any procedure or service not shown on the Schedule of Covered Procedures or the Policy Schedule of Benefits.
  2. Amounts in excess of the annual plan maximum.
  3. Services or supplies we consider being experimental or investigative.
  4. Services or expenses incurred before your effective date.
  5. Services or expenses incurred after your coverage terminates.
  6. Charges for dental services performed by someone other than a licensed dentist or dental hygienist.
  7. Services that are not recommended by a dentist or that are not required for the preservation or restoration of oral health.
  8. Services that are not medically necessary or appropriate for the condition treated based on current dental standards.
  9. Repairs to dental work within six months of the initial work.
  10. Replacement prosthetics within five years of last placement.
  11. Treatment involving crowns for a given tooth within five years of last placement, regardless of the type of crown.
  12. Replacement for inlays or onlays for a given tooth within five years of last placement.
  13. Implants (materials implanted into or on the bone or soft tissue) or the removal of implants.
  14. Any services performed for cosmetic purposes, unless they are for the correction of functional disorders.
  15. Treatment or services received while outside the territorial limits of the United States, Canada or Mexico.
  16. Any charge for a service required as a result of disease or injury that is due to war or an act of war (whether declared or undeclared); taking part in an insurrection or riot; the commission or attempted commission of a crime; an intentionally self-inflicted injury or attempted suicide while sane or insane.
  17. Services performed by a dentist who is a member of the covered person's immediate family.
  18. Orthodontic treatment.
  19. Temporomandibular Joint (TMJ) dysfunctions.
- B. No benefits will be paid for replacement of teeth missing prior to the effective date of coverage.
- C. No benefits will be paid for the initial placement of removable full or partial dentures, unless it includes the replacement of a functioning natural tooth extracted while the covered person is insured under this policy.
- D. No benefits will be paid for the initial placement of a fixed partial denture, pontic, or bridge, unless it includes the replacement of a functioning natural tooth extracted while the covered person is insured under this policy.
- E. The policy shall pay the lesser of billed charges or the Maximum Plan Allowance (the dentalCOMPANION Schedule Amount).
- F. You may be balance-billed for the difference between the TDA network dentist's contracted amount and the policy's Schedule Amount, if any.

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