

Rochester City School District Dental Plan Frequently Asked Questions

What is the difference between this plan and the HEG plan?

This plan has an annual \$1,300 maximum compared to the HEG \$1200 maximum. This means the new plan pays out \$100 more annually. Additionally, the plan has a more extensive provider network which means more providers will be in-network. This could mean less out-of-pocket cost if your provider is now part of the Excellus plan.

My child is in college out of state, is she/he covered to go to a dentist there?

Yes.

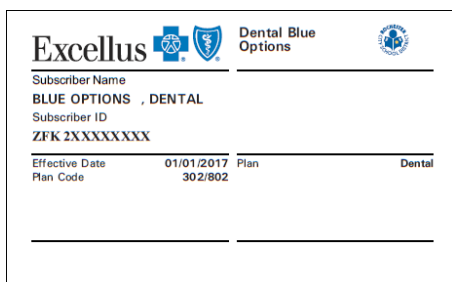
For out-of-area dentists there is a maximum allowed amount for covered services. Balance billing (the difference between what Excellus pays and what your provider charges) may occur.

Is orthodontia covered?

Yes.

Orthodontia is a benefit for covered dependents according to the benefit. The lifetime maximum of \$2,100 per covered dependent will be carried over to Excellus from HEG. This means if your dependent received orthodontia services under the HEG plan, Excellus will only pay the remaining unpaid balance of that \$2,100 maximum. Example: Your child just received braces. Five hundred dollars has been paid by HEG. When we roll into the Excellus plan you will have a remaining balance of \$1,600 to use under the Excellus plan.

Will I be receiving an ID card?



Yes.

Here is a sample of what your new Dental ID card will look like.

The Dental Customer Service phone number is **1-800-724-1675**.

Is there coverage for my dependents?

Yes.

The main plan covers dependents to age 23 and students to age 26.

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The cafeteria plan (the plan formerly known as "Smile Saver") covers dependents to age 19 and students to age 23. This plan is only available to ASAR members.

Are dental implants covered?

Yes.

Dental implants are covered, subject to review. We suggest getting a pre-treatment estimate prior to services rendered to that you are aware of the amount that will be covered.

What happens if I choose a non-participating dentist?

A non-participating dentist (also known as an out-of-network provider) can charge you an additional amount above the allowance on your dental plan. Excellus will pay 100% of their fee schedule however if you choose to go to a non-participating dentist they may not accept the Excellus fee schedule as full payment. This will mean that you will have to pay the difference between what Excellus pays and what your provider charges. The Excellus BCBS dental network is extensive, with a large number of participating dentists. Please go to ExcellusBCBS.com/Dental verify that your dentist is participating.

What if I am planning to have major restorative dental services rendered?

Please ask your dentist to send a pre-treatment estimate to Excellus BCBS prior to having the services rendered. Then, both you and your dentist will know your out-of-pocket costs in advance.

Are dental implants covered?

Yes.

Dental implants are covered, subject to review. We suggest getting a pre-treatment estimate prior to services rendered to that you are aware of the amount that will be covered.