



## Quality Dental Care For Your Entire Family

*Offered to you through ACERS Members' Insurance Program*

### How the Plan Works

This reduced fee-for-service discount dental plan is available for members of ACERS. This reduced fee-for-service plan means you pay a specified fee for dental services performed by a participating DDS dental provider. This fee is lower than standard fees. You will never pay more than the amount listed on the fee schedule for covered services. Any procedure not listed on the fee schedule is available at a 25% discount from usual and customary fees charged by participating general practitioners. A consultation as well as a second oral exam in the membership year are available at a 25% discount. The complete fee schedule will be included with your dental plan materials.

With the DDS Dental Directory Services plan, there is no charge for one annual initial or periodic oral examination and a partial series of x-ray films or individual x-ray films taken in conjunction with a paid annual check-up prophylaxis (cleaning). One full series of x-ray films or panoramic film taken in conjunction with an initial or periodic oral examination is available once in a three year period when provided by general practitioners listed in the Dental

### Little or No Charge for Preventive Services

One of this plan's features is preventive care. Regular checkups are extremely important to maintaining good health and preventing serious problems. So we've made it easy and economical for you to get the kind of preventive care you and your family may need.

You and your family can receive a free exam and a partial series of x-ray films or individual x-ray films once a year at no cost in conjunction with a paid annual check-up prophylaxis (cleaning). That's a 100% instant discount for an oral exam with x-rays. (All participating providers may charge an OSHA sterilization fee per visit and a lab fee for crown and bridgework). Refer to the fee schedule for a list of preventive services and reduced fees in your dental plan materials. A list of sample procedures and charges are listed below.

Sample Procedure Savings			
Procedure	Typical Cost*	With DDS	Savings
Complete Series X-ray Films	\$125	\$0**	\$125
Oral Exam	\$76	\$0**	\$76
Filling, 1 surface permanent	\$125	\$45	\$80
Root Canal, Anterior Tooth	\$655	\$255	\$400
Full Denture, upper or Lower	\$1,500	\$560	\$940
Orthodontics	\$5,500	\$3,149	\$2,351

**Note: Typical cost may vary from one doctor to another.**

- \* Provided by the ADA Dental Survey 2005
- \*\* In conjunction with a paid annual check-up prophylaxis (cleaning). Prices as of 01/07 and are subject to change without notice.

### It's Easy to Use the Plan

Once you receive your I.D. card, you and your family are entitled to all the reduced-fee dental services in the program. To receive this savings:

1. Select a DDS network dentist or specialist near you from the list you receive with your welcome kit.
2. Contact the DDS network dentist to make an appointment. Regular appointments can usually be scheduled within a short period of time.
3. When visiting your DDS network dentist's office, present your dental plan I.D. card. After your visit, pay your dentist directly according to the special rates on the fee schedule.

### Cost-Effective

This discount dental plan provides immediate savings for you and your family. A family of four may save over \$400 a year in regular checkups for a cost of only \$13 per month. This plan more than pays for itself in regular checkups alone.

### Annual Rates

The ACERS dental plan gives you and your family hundreds of dollars worth of services and discounts for an economical price. Typically, unmarried, dependent children under 19 years of age (25 if full-time student) are eligible to enroll for coverage under this plan. (Subject to state variations.)

Plan Selection	Annual Premium
Member Only	\$60
Member & Spouse	\$108
Member & Child(ren)	\$108
Family	\$156

A \$.50 per month administrative fee will be added to your bill.

## Exclusions and Limitations

1. The dental services appearing in this schedule are available from general practitioners and specialists listed in the DDS Dental Directory. Any services that are not listed are available at a 25% discount from usual and customary fees charged by participating general practitioners and specialists, including pedodontics, prosthodontics and implantology.
2. Aside from the Annual Check-up, additional exams, x-rays and consultations are available at a 25% discount at general practitioners. All exams, x-rays and consultations at all specialists are 25% of the dentist's usual and customary fee. Invisalign braces are 25% of the dentist usual and customary fees.
3. All participating providers may charge an OSHA sterilization fee per visit and a lab fee for crown, bridges and denture work.
4. The administration of nitrous oxide intravenous sedation or general anesthesia is available at a 25% discount from usual and customary fees charged by the participating general practitioners and specialists.
5. Britesmile is not a covered procedure.
6. It is the Member's responsibility to verify that the dentist is a participating Provider for DDS before seeking any treatment. Any dental procedures performed by a non-participating dentist are not covered.
7. The dollar amount specified for each procedure may not be the only cost incurred for a given treatment. Many treatments may require more than one dental procedure. Please consult with your DDS provider for a detailed treatment plan before beginning any dental work.
8. DDS can not guarantee the continued participation of any dentist. If the dentist that you use leaves the plan, you will need to select another participating provider. Not all dental specialists are available in all areas.
9. While participating DDS providers are professionally licensed in the state in which they practice, DDS does not guarantee the quality of service of the providers. Any quality of care concerns involving any participating provider should be directed to the DDS Provider Relations Department.
10. Provider listings and/or fee schedules can be updated or changed without notice.

**This discount program is not a health insurance policy and is not intended as a substitute for insurance. The program provides for discounts on Services from participating providers, and the range of the discounts will vary depending on the type of provider and services received. The program does not make payments to providers of health care services. Members are required to pay for all health care services, but will receive a discount from contracted providers.**

## Termination

Your coverage will end at the earliest of: the date the group policy ends, the end of the period for which the last premium has been paid by you, the premium due date coinciding with or next following the date membership ends, or the date your association ceases to participate.

## 30-Day Free Look

Your satisfaction is assured. When you receive your ID card, Fee Schedule, and list of participating dentist, read them carefully. There is no risk or obligation. If you are not completely satisfied, simply return the dental plan materials within 30 days of receipt. Your coverage will be cancelled, and your amount paid will be refunded.

## How to Enroll

Please complete the enclosed enrollment form, sign, date and return it with your annual payment check made payable to Selman & Company to:

**The ACERS Members' Insurance Program  
6110 Parkland Boulevard, Cleveland, OH 44124**

## Questions?

Call us toll-free at **1-800-556-7614** or e-mail us at **enrollment@selmaninsurance.com**.

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## The Administrator



For more than 25 years, associations across the country have looked to Selman & Company for specialized insurance protection. As the administrator for your endorsed insurance plan, our responsibilities are to provide you with a strong valuable plan of benefits, competitive rates, and the personal service you require.

## Provided By

The United States Life Insurance Company in the City of New York,  
*a member company of American International Group, Inc.*  
[www.aigbenefits.com](http://www.aigbenefits.com)

The most prominent independent ratings agencies continue to recognize United States Life Insurance Company in terms of insurer financial strength. For current insurer financial strength ratings, please consult the Web site at: [www.aigag.com/ratings](http://www.aigag.com/ratings).

The underwriting risks, financial obligations and support functions associated with the products issued by The United States Life Insurance Company in the City of New York are its responsibility. The United States Life Insurance Company in the City of New York is responsible for its own financial condition and contractual obligations.