Genesee Area Healthcare Plan

Dental Benefits



A nonprofit independent licensee of the Blue Cross Blue Shield Association

PLAN DESCRIPTION

PLAN ADMINISTRATOR:	GENESEE AREA HEALTHCARE PLAN (GAHP) c/o Genesee Valley BOCES 80 Munson Street LeRoy, NY 14482
TYPE OF PLAN:	Dental
AGENT FOR SERVICE OF LEGAL PROCESS:	GENESEE AREA HEALTHCARE PLAN (GAHP)
PLAN NUMBER:	501
PLAN YEAR:	July 1 through June 30
PLAN REVISION DATE:	July 1, 2023
FUNDING AND ADMINISTRATION:	The Plan is funded by direct benefit payments by the Participating Schools for claims having been paid on behalf of the Participating Schools by Excellus BlueCross BlueShield.
HOW TO CONTACT US:	Excellus BlueCross BlueShield 165 Court Street Rochester, NY 14647 585-325-3630 Toll-Free 877-253-4797
BENEFIT AND CLAIMS:	Customer Service 585-325-3630 or 1-877-253-4797 Monday - Thursday 8AM - 7PM Friday 9AM - 7PM Saturday 9AM - 1PM E-Mail: CustomerService@excellus.com <i>E-mail our Customer Service Department with any inquiries</i>
HOW TO FIND A PPO PROVIDER:	Visit www.excellusbcbs.com or call 1-800-810-BLUE (2583) or Download the Excellus BCBS app on your smartphone via the Apple App Store or the Google Play Store

DENTAL PLAN RIDERS

Participants are required to remain in the dental plan for a minimum of two years.

Your annual benefit maximums are based on the calendar year and services will follow you throughout the calendar year even when you switch plans mid-year during open enrollment.

DENTAL BLUE BASIC BENEFITS

Dental Blue Basic is designed to provide basic dental coverage for the most commonly performed procedures.

Preventive and Restorative Services	BCBS Payment Amount			
Initial Examination	\$6			
Full-Mouth X-rays	\$20			
Biopsy (hard/soft)	\$24/\$20			
Prophylaxis (cleaning)	\$12			
Fluoride Treatment (to age 19)	\$6			
Restorations				
Amalgam (adult) 1/2/3 surfaces	\$10/\$14/\$17			
Resin 1/2/3 surfaces	\$8/\$10/\$13			
Root Canal (Endodontia) 1/2/3 canals	\$50/\$80/\$100			
Emergency Treatment	\$10			
(sedative filling, recement cr., etc.)				
Repairs to Dentures	\$13			
Adding One Tooth	\$17			
Each Additional Tooth	\$6			
Simple Extractions (initial)	\$10			
Orthodontia Services				
Initial Exam (including cephalometric study, treatment plan and study models)	\$40			
Placing of Appliances	\$100			
Monthly Payments	\$20			
Maximum Dollar Amount (per individual)	\$600			

One-half total Orthodontia maximum paid in year one and the other half paid in year two.

Exclusion

Procedures not listed above are not covered under Dental Blue Basic Plan.

DENTAL BLUE SELECT BENEFITS

Participants are required to remain in the dental plan for a minimum of two years.

Dental Blue Select represents an enhanced plan design to encourage preventive care and early treatment, and also includes coverage for specialized treatment. Dental Blue plans give you the freedom to see any dentist. However, it is beneficial to see dentists that participate with us as these dentists have agreed to discounted fees, which result in lower out-of-pocket costs for you.

Preventive/Diagnostic Services

Preventive and diagnostic services are paid at 100% of BlueShield Fee Schedule. The following are covered under this category:

- 1. Oral Examination (2 per year)
- 2. Prophylaxis (2 per year)
- 3. Dental X-rays;
 - a. Full-Mouth Series (once every 3 years)
 - b. Bitewings (one set of 4 bitewings per year)
- 4. Topical fluoride application up to age 16
- 5. Emergency treatment
- 6. Sealants through age 16

Restorative Services

All restorative services are paid at 50% of the BlueShield Fee Schedule.

Basic restorative services:

- 1. Extractions
- 2. Endodontics (including pulpotomy, pulp capping and root canal treatment)
- 3. Fillings (consisting of silver amalgam and anterior composite restorations)
- 4. Oral Surgery (routine extractions, surgical & impacted tooth removal including fracture treatment, cyst removal, and surgical extractions not covered under the medical plan)
- 5. Periodontics (including gingival curettage, gingivectomy and gingivoplasty)
- 6. Osseous surgery (bone surgery)
- 7. IV Sedation for extraction of 3rd molars
- 8. Repair of dentures

Major restorative services (pre-determination estimates recommended):

- 1. Prosthodontic (full or partial dentures, fixed or removable bridges, all necessary abutment work, all prosthetic x-rays)
- 2. Inlays, crowns, porcelain crowns on molars and space maintainers.
- 3. Implants covered to maximum benefit

Orthodontia Services

1. Initial banding and monthly follow up treatment

Dental Blue Select Deductible and Maximums

There is a \$25 annual individual deductible or a \$75 family deductible that applies to restorative and orthodontia services per calendar year.

For Orthodontia services, no more than \$1,000 per individual up to age 19 will be covered per lifetime. One-half total Orthodontia maximum paid in year one and the other half paid in year two. For all other covered services, the maximum payable in a calendar year shall be \$1,000 per individual.

DENTAL BLUE PREMIER BENEFITS

Participants are required to remain in the dental plan for a minimum of two years.

Dental Blue Premier represents an enhanced plan design to encourage preventive care and early treatment, and also includes coverage for specialized treatment. Dental Blue plans give you the freedom to see any dentist. However, it is beneficial to see dentists that participate with us as these dentists have agreed to discounted fees, which result in lower out-of-pocket costs for you.

Preventive/Diagnostic Services

Preventive and diagnostic services are paid at 100% of BlueShield Fee Schedule. The following are covered under this category:

- 1. Oral Examination (2 per year)
- 2. Prophylaxis (2 per year)
- 3. Dental X-rays;
 - a. Full-Mouth Series (once every 3 years)
 - b. Bitewings (one set of 4 bitewings per year)
- 4. Topical fluoride application up to age 16
- 5. Emergency treatment
- 6. Sealants through age 16

Restorative Services

All restorative services are paid at 100% of the BlueShield Fee Schedule.

Basic restorative services:

- 1. Extractions
- 2. Endodontics (including pulpotomy, pulp capping and root canal treatment)
- 3. Fillings (consisting of silver amalgam and anterior composite restorations)
- 4. Oral Surgery (routine extractions, surgical & impacted tooth removal including fracture treatment, cyst removal, and surgical extractions not covered under the medical plan)
- 5. Periodontics (including gingival curettage, gingivectomy and gingivoplasty)
- 6. Osseous surgery (bone surgery)
- 7. IV Sedation for extraction of 3rd molars
- 8. Repair of dentures

Major restorative services (pre-determination estimates recommended):

- 1. Prosthodontic (full or partial dentures, fixed or removable bridges, all necessary abutment work, all prosthetic x-rays)
- 2. Inlays, crowns, porcelain crowns on molars and space maintainers.
- 3. Implants covered to maximum benefit

Orthodontia Services

1. Initial banding and monthly follow up treatment

Dental Blue Premier Deductible and Maximums

There is a \$25 annual individual deductible or a \$75 family deductible that applies to restorative and orthodontia services per calendar year.

For Orthodontia services, no more than \$1,500 in the individual's lifetime will be covered. One-half total Orthodontia maximum paid in year one and the other half paid in year two. For all other covered services, the maximum payable in a calendar year shall be \$1,500 per individual.

DENTAL BENEFIT EXCLUSIONS

Coverage under Dental Blue Basic, Dental Blue Select, and Dental Blue Premier will not apply to:

- 1. Charges for dentures or bridgework (including crowns and inlays forming the abutments) when such charges are incurred for replacement teeth, all of which were extracted prior to the date the individual became a covered employee;
- 2. Charges for services not considered necessary and appropriate;
- 3. Charges for replacement of a lost or stolen prosthetic device;
- 4. Charges for dentistry for cosmetic purposes, including the alteration or extraction and replacement of sound teeth to change appearance;
- 5. Charges for the replacement of dentures less than 5 years after a preceding placement, except a replacement made necessary by the initial placement of an opposing full denture which necessitates the replacement of an existing denture;
- 6. Charges incurred for myofunctional therapy, oral hygiene, dietary or plaque control programs or other educational programs;
- 7. Charges in connection with an injury or illness for which benefits are payable in accordance with the provisions of any Workers' Compensation or similar law.

IT'S YOUR PLAN. GET **MORE OUT OF IT ONLINE.**

Making the most of your plan shouldn't be complicated. When you sign up for an Excellus BlueCross BlueShield online member account, you get instant access to a variety of tools and other resources to make living healthy a little easier.

Excellus 🧟 🖲

bers > Home

Plan Name Bronze Standard Family Plan

Pay Your Bill Now

Out of N

Subscriber Name

MY COVERAGE

In Network

Member Name

Subscriber ID XXX 123456789

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01/01/2019



Create an online account to access your member card, view a summary of benefits and coverage, claims, go paperless, and more.

Find a Doctor/Dentist

Easily find access to care locally, nationally, and globally.



Gives a breakdown of your health spending.

Coverage & Benefits

Shows a summary of your plan details.



Allows you to submit and view claims.

Get Rewards

Q Search ? Get Help

O Online Chat Vr Telemedicine Visit

Family Out-of-Pocket 🖗

\$975.38

\$3,024.62

Q

Family Deductible

\$975.38

\$1,524.62

Provides quick access to spending and rewards programs.

Estimate Medical Costs

Research and get a personalized estimate of outof-pocket medical costs for over 1.600 treatments and over 400 procedures.

DOWNLOAD THE EXCELLUS BCBS APP.

Take your health plan with you for on-the-go access 24/7.



View your member card.

Track deductibles and out-of-pocket spending.

> Find a provider or medical facility.

Access your benefits and claims information.



Visit Member.ExcellusBCBS.com to register today.

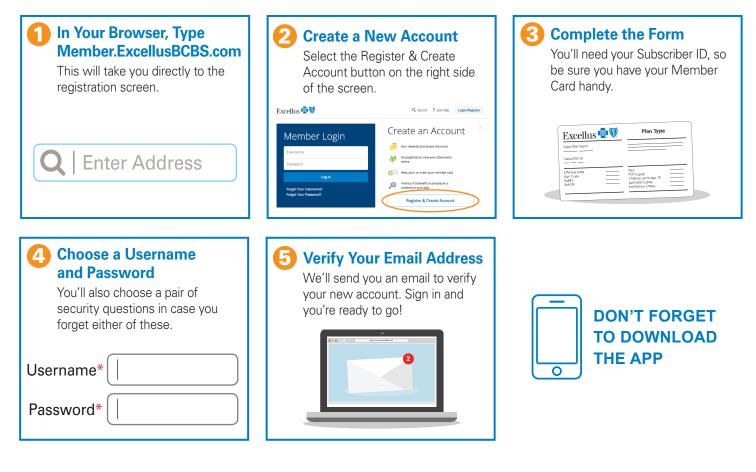






MORE BENEFITS, ACCESS, AND CONTROL IN 5 EASY STEPS

If you have a few minutes, you have plenty of time to create your online member account. Make sure you're getting the most value out of your health plan with a breakdown of how you're using your benefits, the ability to see and submit claims, go paperless, and more.



Log in to more features, tools, and resources online.



Coverage

View a Summary of Benefits and



Find a Doctor or Dentist



Track Deductible and Out-of-Pocket



Submit and View Claims

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Estimate

Medical Costs



View Online

Member Cards

Download Statements and Forms

Create your account at Member.ExcellusBCBS.com today for anytime, anywhere access to your health plan.

Spending

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Our Health Plan complies with federal civil rights laws. We do not discriminate on the basis of race, color, origin, age, disability, or sex.

Atención: Si habla español, contamos con ayuda gratuita de idiomas disponible para usted. Consulte el documento adjunto para ver las formas en que puede comunicarse con nosotros. 注意 : 如果您说中文 , 我们可为您提供免费的语言协助 。请参见随附的文件以获取我们的联系方式 。 B-7184





Important Facts Regarding Your Authorization to Share Protected Health Information

- In order to comply with Federal HIPAA regulations health plans must obtain a member's permission to share his/her protected health information with any other person. There are limited exceptions to this.
- As permitted by law, we will continue to communicate to providers of care involved in your treatment:
 (1) our payment activities in connection with your claims, (2) your enrollment in our health plan and (3) your eligibility for benefits.
- Until a child reaches age 18, parents may access most of their child's health information without first obtaining the child's permission. However, regardless of the child's age, parents do not have access to diagnosis or treatment information for sexually transmitted diseases, abortion, and drug or alcohol abuse unless the child specifically authorizes the release of such information.
- This form is used to authorize us to share your protected health information. Each person you identify will have the same access to your information. If you would like each person to access *different* information or to have access to your information for a *different* period of time, you'll need to complete separate forms for each individual or time period.
- We will NOT disclose information relating to genetic testing, substance use disorder, mental health, abortion, and sexually transmitted disease information unless you initial the corresponding condition in Part D. If you would like to authorize us to release information regarding HIV/AIDS, New York State requires that a different form be completed. To obtain a copy of this form, please contact our office at the telephone number listed on your identification card, or access the form at the following website: http://www.health.state.ny.us/diseases/aids/forms/informedconsent.htm.
- If you need additional forms, you may copy this form, contact our office at the telephone number listed on your identification card or visit our Web site at https://www.excellusbcbs.com and search for "Manage Your Privacy".
- Please ensure you have fully completed the form so that we may honor your request.

RETAIN A COPY FOR YOUR RECORDS

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AUTHORIZATION TO EXCELLUS HEALTH PLAN, INC. ("HEALTH PLAN") TO DISCLOSE PROTECTED HEALTH INFORMATION (PHI)

□ <u>Check here only if you are authorizing access to psychotherapy notes</u>. If checked, this form cannot be used for any other purpose. You must complete a separate form for authorizing access to any other information. If this box is checked, skip Part D.

PLEASE PRINT

PART A: MEMBER/INDIVIDUAL WHO IS THE SUBJECT OF THE INFORMATION TO BE DISCLOSED											
LAST NAME	FIRST NAME	MI	DATE OF BIRTH	IDENTIFICAT	TION # - located on ID card(s)						
CURRENT ADDRESS			CITY		STATE/ZIP CODE						
PART B: HEALTH PLAN CAN SHARE MY INFORMATION WITH THE FOLLOWING PERSON(S)											
NAME OF PERSON/ORGANIZATION			ADDRESS	•							
NAME OF PERSON/ORGANIZATION ADDRESS											
PART C: REASON FOR MEMBER/INDIVIDUAL (PART A) AUTHORIZING DISCLOSURE											
At my request	□ Other:										
PART D: HEALTH PLAN CAN			OPMATION (calact C	1 or D 2 an	d if applicable D 2)						
NOTE: Skip this section if psyc			•	-1 <u>01</u> D-2 un							
	• •										
D-1. I would like you to disc	-	•	• •	•							
information in Part D-3 (below)			to the condition. If my	initials do no	t appear in D-3,						
		- OR	-								
D-2. I would like to limit the di this area is blank I do not wish		•	••	n, provider, c	ondition or date(s). If						
Enrollment (e.g. eligibility, ad	dress, dependents, birth d	ate)	🗖 Benefit (e.g. benefi	it coverage, uso	age, limits)						
□ Claim (e.g. status, provider, dates, payment, diagnosis) □ Clinical records (e.g. doctor/facility, case management											
□ Other limitation: to											
	- AN	D, IF AP	PLICABLE -								
D-3. Unless specifically indicated	below, information wil	l not he	disclosed related to th	e following co	onditions. If I have placed						
my initials next to one or more of				-							
conditions.		incutini									
Genetic testing Substance use disorder Mental health (excluding											
Sexually transmitted dise	ases Aborti	on		psychoth	erapy notes)						
Note: A senarate form must be	completed in order to	authoriz	e release of informatic	n related to I	HIV/AIDS The NVS						
Note: A separate form must be completed in order to authorize release of information related to HIV/AIDS. The NYS approved form can be found at http://www.health.ny.gov/diseases/aids/providers/forms/informedconsent.htm											
		,		.,							
	CONTINU	JED ON	THE NEXT PAGE								

PART E: ACKNOWLEDGEMENT (PLEASE READ AND SIGN)

I understand that:

- I can revoke this authorization at any time by writing to the Health Plan at the address listed below except this revocation would not affect any action taken by the Health Plan in reliance on this authorization before my written revocation is received.
- Information disclosed as a result of this authorization may be re-disclosed by the recipient. Federal and state privacy laws may no longer protect my PHI.
- Health Plan will not condition my enrollment in a health plan, eligibility for benefits or payment of claims on my giving this authorization.
- Unless you receive revocation in writing, this authorization will be valid until the date specified here:

IMPORTANT: I have read and understand the terms of this authorization. I hereby authorize the use and disclosure of my protected health information in the manner described in this form.

Signature: ___

Date: _____

If this request is from a personal representative on behalf of the member, complete the following:

Personal Representative's Name: ______

Personal Representative Signature _____

Description of Authority:
Parent
Legal Guardian*
Power of Attorney*
Other*
You must provide documentation supporting your legal authority to act on behalf of the member

RETURN TO:

Excellus Health Plan P.O. Box 21146 Eagan, MN 55121

or Fax: 315-671-7079

Please keep a copy for your records



Mail Completed Forms To: PO Box 21146 Eagan, MN 55121-0146

HEADER INFORMATION																
1. Type of Transaction (Mark all applicable boxes)							POLICYHOLDER/SUBSCRIBER INFORMATION (For Insurance Company Named in #3)									
Statement of Actual Services Request for Predetermination/Preauthorization EPSDT/Title XIX							12. Policyholder/Subscriber Name (Last, First, Middle Initial, Suffix), Address, City, State, Zip Code									
2. Predetermination/Preauthorization Number																
INSURANCE COMPANY/DENTAL BENEFIT PLAN INFORMATION																
3. Company/Plan Name, Address, City, State, Zip Code							13. Date of Birth (MM/DD/CCYY) 14. Gender 15. Policyholder/Subscriber ID □ M □ F									
							16. Plan/Group Number 17. Employer Name									
OTHER COVERAGE																
4.Other Der	ntal or Medical cover	age? No (S	Skip 5 – 1	I1) Yes	(Comple	ete 5 – 11)		PATIENT INFORMATION 18. Relationship to Policyholder/Subscriber in #12 Above 10. Student Status								
5. Name of Policyholder/Subscriber in #4 (Last, First, Middle Initial, Suffix)								□ Self	Spouse	e 🗆 De	pendent Child	□ Other		19. Studen	t Status	
6. Date of	Birth (MM/DD/CCYY) 7. Ge □ M [8. Policyhold	er/Subsc	riber ID		20.	. Name (Last,	First, Mid	dle Initial,	Suffix), Addre	ss, City, Sta	te, Zip Co	de	
9. Plan/Gro	oup Number	10. Pa □ Sel		elationship to F pouse De	Person Na pendent	amed in #5 Oth	ner									
11. Other Ir	surance Company/E	ental Benefit	Plan Nan	ne, Address, C	City, State	e, Zip Code										
				, , ,	, , , , , , , , , , , , , , , , , , ,	, , ,		21.	. Date of Birth	(MM/DD/	CCYY)	22. Gender		atient ID/A entist)	.ccount # (Assi	gned by
RECORD	OF SERVICES PRO							1								
4	24. Date of Service (MM/DD/CCYY)	25. Area of Oral Cavity	26. Too Systen		r(s)	28. Tooth Surface	29. Procedure Code	e	29a. Diag. Pointer	29b. Qty	30. De	escription				31. Fee
1																
3											-					
4																
5																
6																
7																
8																
10																
33. Missin	g Tooth Information I	Place an "X" o	on each m	nissing tooth)		34. Diagn	iosis Code I	e List Qualifier (ICD-9 = B; ICD10 = A8) 31a. Other Fee(s)								
1 2 3	4 5 6 7 8	9 10 11 12	13 14 1	16 16			nosis Code									
32 31 30	29 28 27 26 25 2	24 23 22 21	20 19 1	18 17		(Primary o	diagnosis in	"A"	') B		L)		32.	Total Fee	
35. Remar	ks															
AUTHORIZATIONS								ANCILLARY CLAIM/TREATMENT INFORMATION								
	been informed of the															
law, or the	r dental services and treating dentist or de	ntal practice h	has a con	ntractual agree	ment with	h my plan prol	hibiting all	38.	. Place of Trea	tment					39. Enclos	sures (Y or N)
or a portion my protect	n of such charges. To ed health information	the extent pe to carry out p	ermitted b payment a	oy law, I conse activities in cor	nt to your	r use and disc with this claim	losure of	Provider's Office Hospital ECF Other								
x								40. Is treatment for Orthodontics? 41. Date Appliance Placed (MM/DD/CCYY)								MM/DD/CCYY)
	ardian signature				Date							Complete 41-4				
37. I hereby the below r	y authorize and direc named dentist or denti	t payment of t al entity.	the dental	l benefits othe	rwise pay	/able to me, d	irectly to	42. Months of Treatment 43. Replacement of Prosthesis? 44. Date Prior Placement (MM/DD/CCYY) Remaining No Yes (Complete 44)							IM/DD/CCYY)	
X Patient/Guardian signature Date							45. Treatment Resulting from ☐ Occupational illness/injury ☐ Auto accident ☐ Other accident									
BILLING DENTIST OR DENTAL ENTITY (Leave blank if dentist or dental entity is not submitting claim on behalf of the patient or insured/subscriber.)							46. Date of Accident (MM/DD/CCYY) 47. Auto Accident State									
	, Address, City, State,		,					TREATING DENTIST AND TREATMENT LOCATION INFORMATION								
								53.	. I hereby certif	fy that the	procedur	es as indicate	d by date ha	ve been c	ompleted.	
						X Signed (Treating Dentist) Date										
								54. NPI 55. License Number								
49. NPI 50. License Number 51. SSN or TIN								56. Address, City, State, Zip Code 56A. Provider Specialty Code								
52. Phone 52A. Additional Provider ID Number () -								57. Phone 58. Additional Number () - Provider ID								

Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals information concerning any fact material thereto, for the purpose of misleading, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each violation.

Phone Number (

I certify that the procedures as indicated by date, have been completed, personally supervised or rendered by me the attending dentist, that the fees submitted are actual fees I have charged and intended to collect. Dentist signature: Date:

58. Additional Provider ID