

EMBLEMHEALTH DENTAL ACCESS PROGRAM

For Groups With 51 or More Employees

EmblemHealth Dental Access keeps dental coverage simple and affordable. This program is a combination of insured benefits and discounted services, so preventive services and certain other services are covered in full and many other dental services are available at a discounted rate.

Affordable Care Made Simple

Covered in-network preventive and diagnostic services are paid in full under the insured program. Repairs to existing crowns, dentures and bridgework are also covered in full, in network. Non-covered services are available for direct purchase from network dentists at reduced fees under the discount program.

Insured Program

Services covered at 100 percent (in-network):

- Examinations
- Cleanings
- Bitewing X-rays
- Complete set of X-rays
- Fluoride treatments
- Space maintainers
- Sealants
- Denture, crown and bridge repairs

Discount Program

Services covered at a discount (in-network):

- Fillings
- Dentures
- Root canals
- Extractions
- Oral surgery
- Periodontal services
- Crowns
- Fixed bridgework

Deep Provider Discounts Keep Costs Down

Out-of-network reimbursement levels for covered services, set at the in-network level, encourage in-network care. Our strong provider discounts keep plan costs down, and discounts for non-covered services received from network dentists reduce expenses for members.

Additional Options to Care for Your Needs

- You can offer this plan as a contributory option, or as a voluntary option — at **\$0 premium** for you.
- Administrative services only (ASO) and flexible funding arrangements are available.

A “Healthy” Dental Network

Members can choose from over **8,500 general dentists and specialists in New York and New Jersey**. Our dental network meets the highest quality standards in the nation. The network is fully credentialed by an NCQA certified Credentialing Verification Organization (CVO). With Dental Access, members can see any network dentist and specialist without a referral.



The Comfort of Administrative Ease

EmblemHealth has a proven record for fast, efficient claims processing, and we provide personalized Account Services for groups, which adds up to streamlined and painless administration. For members and providers, we offer online self-service capabilities that allow them to check on claims, benefits and much more. Plus, with the **myEmblemHealth mobile app**, members have useful benefit and plan information right at their fingertips. The app is downloadable through Android and Apple devices.

For more details, visit www.emblemhealth.com or contact your broker.

Available to groups with 51 or more eligible employees. Refer to GHI policy form numbers PLD-1104-C, PLD-1103-C et al. for the insured dental benefits. The discount program is not insured and its terms are set forth under the discount program contract.

EmblemHealth dental plans are underwritten by Group Health Incorporated (GHI). EmblemHealth insurance plans are underwritten by Group Health Incorporated (GHI), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.