



## **Town of Islip UPSE Benefit Fund Blue Collar Group #411**

### **Summary of Benefit for Full-Time Members:**

**Annual maximum:** \$2750.00 individual, No deductible, no co-pays

**Ortho Lifetime Max:** \$2,800 Ortho work-up \$110, banding \$300, \$100 monthly for 24 months.

Dependents are covered up to age 26.

### **Pre-Authorizations:**

Any claims over \$250.00 recommended.

### **In Network:**

Preventive, Basic, and Major work paid at 100% of the Sele-Dent/Elite fee schedule.

### **Out of Network:**

Preventive, Basic, and Major work paid at 100% of the Elite fee schedule, member pays balance of bill.

### **FREQUENCIES:**

- **Examination:** 2 times per calendar year
- **Prophylaxis:** 2 times per calendar year
- **Full Mouth or Panoramic X-Rays:** Once every 3 years
- **Fluoride:** once per calendar year, up to age 18 and under
- **Perio Scaling:** Once every 6 months, all four quads same day, no prophy
- **Perio Maintenance:** Once every 6 months
- **Gingivectomy and Osseous Surgery:** Once every 3 years
- **Arrestin:** Once per tooth per calendar year
- **Major work:** 3 years replacement on major
- **Missing Tooth:** None

### **Exclusions:**

- **Implants and Veneers:** Not covered
- **Anesthesia:** Not covered
- **Sealants:** Not covered

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