



# Northside ISD 2008 Plan Comparison

Northside ISD offers five different types of SafeGuard dental plans; the following information describes the basic differences between them. If you have questions about any of these plans, your Schedule of Benefits, Summary of Benefits and Evidence of Coverage has more detailed explanations. If you need further assistance, please contact our Customer Service Department at **800.880.1800** or email your questions to [benefit.answers@safeguard.net](mailto:benefit.answers@safeguard.net) and we will respond within 2 working days.

Dental HMO Plan	Dental PPO Plan
<p>Need a dental plan that helps you manage your dental care costs? Dental HMO may be the plan for you. Dental HMO plans help you maintain good oral health through the philosophy of preventive care.</p> <p><b>About this plan...</b></p> <ul style="list-style-type: none"> <li>No claim forms</li> <li>No deductibles</li> <li>No calendar year maximums</li> <li>No waiting periods</li> <li>Care is provided by a network of contracted dentists.</li> <li>Each family enrollee must choose a network dentist at enrollment.</li> <li>Each family member may choose a different dentist.</li> <li>There is a Schedule of Benefits that lists all covered procedures and the co-payment for each. (A co-payment is the amount you will pay at the time of treatment).</li> <li>You always know what cost is your responsibility.</li> <li>No pre-authorization is required for specialty care; your contracted dentist can directly refer you to any SafeGuard contracted specialist.</li> </ul>	<p>If you would like a plan that gives you the choice to receive treatment from a dentist in SafeGuard's PPO network, a non-contracted dentist, or from a specialist, a Dental PPO plan may be the plan for you.</p> <p><b>About these plans...</b></p> <ul style="list-style-type: none"> <li>Claim forms are filled out in order to receive payment when treatment is completed.</li> <li>There is no referral process for specialty care.</li> <li>Procedures are divided into four categories and each category has a percentage that SafeGuard will pay according to plan guidelines (you will be responsible for the balance). Please see your Summary of Benefits for details.</li> <li>All dental PPO plans are designed with the following: <ul style="list-style-type: none"> <li>Preventive Services: <b>100%</b></li> <li>Restorative Services: <b>80%</b></li> <li>Major Services: <b>50%</b></li> <li>Orthodontic Services: <b>50%</b> (over 2 years)</li> </ul> </li> <li>Endodontics, periodontics, oral surgery and implants are covered under Major Services at 50%</li> <li>There is a deductible for Restorative, Major and Orthodontic services; you are responsible for the deductible prior to reimbursement for any treatment.</li> <li>The deductible is waived for Preventive Services.</li> </ul>

<b>Waiting Periods</b> (Only applicable to Dental PPO plans)	There is a 12-month wait on Major Services, unless you were previously covered on NISD's dental plan for the last continuous 12 months. If you were covered on NISD's dental plan for less than 12 months, your waiting period will be prorated.
	There is a 24-month wait on implant procedures, unless you were previously covered on NISD's dental plan for the last continuous 24 months. If you were covered on NISD's dental plan for less than 24 months, your waiting period will be prorated.

	NISD1007-TX Dental HMO	SHC497 Low Option Dental PPO	SHC496 High Option Dental PPO	SHC498 Premium Dental PPO	SHC513 Platinum Dental PPO
Calendar Year Deductible	\$0	\$50	\$50	\$75	\$75
Family Yearly Deductible	\$0	\$150	\$150	\$225	\$225
Calendar Year Maximum	<b>No Maximum</b>	<b>\$1,250</b>	<b>\$2,250</b>	<b>\$2,750</b>	<b>\$4,000</b>
Orthodontic Services (Braces)	Co-payments by type of service	\$1,000 Lifetime Maximum	\$1,500 Lifetime Maximum	\$1,500 Lifetime Maximum	\$1,500 Lifetime Maximum

### Monthly Rates

	NISD1007-TX Dental HMO	SHC497 Low Option Dental PPO	SHC496 High Option Dental PPO	SHC498 Premium Dental PPO	SHC513 Platinum Dental PPO
Member Only	\$12.40	\$28.62	\$32.48	\$36.20	\$39.53
Member + Spouse	\$21.60	\$52.74	\$59.86	\$65.66	\$71.70
Member + Child (ren)	\$23.48	\$51.90	\$58.90	\$66.72	\$72.85
Member + Family	\$31.28	\$80.22	\$91.04	\$101.48	\$110.82