



Yorktown Independent School District

Group Number 983-14-38435-000

High Plan

Program Deductible Per Individual Family Limit Waived for Type I Services	\$100 Lifetime No Limit Yes
Type I Preventive Services	100% oral exams, cleanings (two per 12 months), bitewing X-rays (one per 12 months), space maintainers, pain treatment, sealants, full-mouth X-rays
Type II Basic Services Benefit Waiting Period	80% fillings, anesthesia, endodontics, simple and surgical extractions, oral surgery, periodontics None
Type III Major Services Benefit Waiting Period	50% crowns, inlays, onlays, dentures, bridges, implants 12 months
Contract Year Maximum	\$1,000
Type IV Orthodontia Child(ren) Only Lifetime Maximum Deductible Benefit Waiting Period	50% Child(ren) Only \$1,000 None 12 months

Disclaimer: This is a summary of benefits only. Please refer to the policy for comprehensive benefit details. Payment is based upon allowable charges in the area in which service is rendered. Any dentist charge above the allowable charge is not a covered expense.

Monthly Rates

Employee \$ 41.15 | Employee plus one \$ 78.97 | Employee plus family \$ 127.10

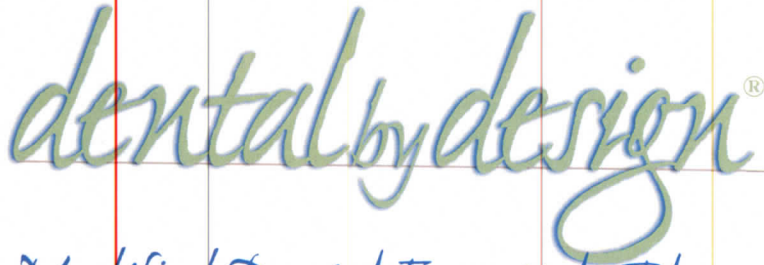
Rates are guaranteed for 12 months.

As part of the Patient Protection and Affordable Care Act (PPACA), insurers will be required to pay an annual industry fee. Companion Life will incorporate this fee into our Dental billing effective January 1, 2018. This fee will be listed separately on your billing so that you see that it is a federal fee, and not a rate increase. The rates above include this fee. The Health Industry fee is intended to raise revenues that will support the individual insurance market and help fund exchanges and support medical research.



Companion Life

P.O. Box 100102 ♦ Columbia, SC 29202-3102 ♦ 800-753-0404 ♦ 800-836-5433 Fax ♦ CompanionLife.com



Modified Dental Essentials Plan



Region: 983
State: Texas
Rates Effective: 12/01/18

Yorktown Independent School District

Group Number 983-14-38435-001

Low Plan

Program Deductible Per Individual Family Limit Waived for Type I Services	\$50 Contract Year 3 Yes
Type I Preventive Services	100% oral exams, cleanings (two per 12 months), bitewing X-rays (one per 12 months)
Type II Basic Services Benefit Waiting Period	50% space maintainers, fillings, pain treatment, sealants, full mouth X-rays None
Type III Major Services	0%
Contract Year Maximum	\$1,000
Type IV Orthodontia	<i>Not Available</i>

Disclaimer: This is a summary of benefits only. Please refer to the policy for comprehensive benefit details. Payment is based upon allowable charges in the area in which service is rendered. Any dentist charge above the allowable charge is not a covered expense.

Monthly Rates

Employee \$ 18.13 | Employee plus one \$ 35.83 | Employee plus family \$ 65.25

Rates are guaranteed for 12 months.

As part of the Patient Protection and Affordable Care Act (PPACA), insurers will be required to pay an annual industry fee. Companion Life will incorporate this fee into our Dental billing effective January 1, 2018. This fee will be listed separately on your billing so that you see that it is a federal fee, and not a rate increase. The rates above include this fee. The Health Industry fee is intended to raise revenues that will support the individual insurance market and help fund exchanges and support medical research.



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Why Choose Companion Life Dental Insurance?

Value-added plans available to Dental Insureds at no charge!



Hearing Services Plan

Provided by EPIC Hearing

What is Companion Life's Hearing Services Plan? It's a care program combining unlimited choice with quality and value. And it is provided free of charge to all enrollees in any Companion Life dental plan. The Hearing Services Plan (HSP) may be extended to any family member!

The plan is a negotiated benefit. We negotiate the best prices for all treatments, including hearing aids. We can also coordinate the coverage with your existing healthcare plans.

The Companion Life Hearing Services Plan benefits and savings include:

Hearing Tests / Hearing Aids / Hearing Aid Batteries / Ear Protection / Swim Plugs / Musician Earplugs / Hearing Aid Cleaning Supplies and Accessories / Assistive Listening Devices / TV Ears (amplifies and clarifies television) / Alerting and Signaling Devices

Companion Global Dental

A Money-Saving Advantage That Everyone Can Smile About!

What is Companion Life Global Dental? It's an affordable choice for dental care. It offers additional dental care options to patients at international facilities.

With escalating dental costs, people are discovering the advantages of traveling outside the U.S. for dental procedures. Patients can enjoy significant savings, and Companion Global Dental makes the process easy and comfortable by providing help with all travel plans - even arranging for tourism opportunities so patients can enjoy their surroundings in-between dental appointments.

Companion Life is the first national dental insurer to offer Companion Global Dental as an added-value service to its dental plans at no additional cost.

Global Emergency Services

Provided by Assist America

What is Assist America? Assist America provides and pays for global emergency medical services* for Companion Life dental insureds. If you become ill or injured while traveling more than 100 miles from home, Assist America supports you with an array of 24/7 services including medical referrals, monitoring, evacuation, repatriation and much more.

(Key Services include:)

Medical Consultation, Evaluation and Referral / Care of Minor Children / Hospital Admission Assistance / Return of Mortal Remains / Emergency Medical Evacuation / Emergency Trauma Counseling / Medical Monitoring / Lost Luggage Assistance / Medical Repatriation / Interpreter and Legal Referrals / Prescription Assistance / Pre-trip Information / Compassionate Visit, and much more!

* Assist America must arrange and provide all services. It will not accept claims for reimbursements.

Are Questions About Dental Coverage Keeping You Up at Night?

(Use MyInsuranceCompanion 2.0 sm)

With MyInsuranceCompanion 2.0, you can log on any time of the day or night to check the status of claims, coverage or account information at lightning fast speed. The new streamlined design will make your online experience better than ever. And now, for the first time, you can even use your Smart Phone to check the status of claims.

At Companion Life, our mission is to provide access to information and assistance for our customers. So if you need help during daylight hours, you can also call us direct to speak with a real service representative. No call centers here. Check us out online, or give us a call. Either way, we're here and ready to help.

hearing *Services* plan

COMPANION LIFE'S HEARING SERVICES PLAN

The Hearing Services Plan is included **free of charge** on all Companion Life Dental plans including Dental 'Cents,' Dental by Design, and Voluntary Dental.

summary of benefits and savings

The Companion Life Hearing Services Plan benefits and savings are:

Hearing tests

Hearing aids

Hearing aid batteries

Ear protection

Swim plugs

Musician earplugs

Hearing aid cleaning supplies and accessories

Assistive listening devices

TV ears (amplifies and clarifies television)

Alerting and signaling devices

INTRODUCING

COMPANION LIFE'S HEARING SERVICES PLAN

The Companion Life Hearing Services Plan is provided **free of charge** to all employees enrolled in a Companion Life Dental plan. The Hearing Services Plan may be extended to any family member!

With the Companion Life Hearing Services Plan, you can get assistance, protection and treatment for your hearing. Brought to you by **Companion Life and EPIC Hearing Health Care**, this plan gives you easy access to a national network of thousands of hearing health professionals - primarily physicians and audiologists - who can help you achieve your maximum hearing potential throughout your life.

What does the plan do for you?

The **Companion Life Hearing Services Plan** identifies and screens qualified experts -- physicians and audiologists in your neighborhood. We also research and evaluate hearing aid technology to assure that the latest and most effective options are available to you. We negotiate the best prices for all treatments, including hearing aids. Prices you get from EPIC may be as much as 50% below manufacturers suggested retail price and up to 35% lower than most discount offers. And we also coordinate the coverage with your existing healthcare plans.

The plan is a negotiated benefit. You pay nothing to join and get reduced rates for most fees and costs associated with your hearing healthcare under the plan.

About the EPIC organization

EPIC (Ear Professionals International Corporation) is the nation's largest coalition of hearing healthcare physicians and audiologists. EPIC physicians pioneered and developed many of the current treatments and are recognized nationally as leaders in professional education, hearing diagnostics and interventions.

Getting started is easy!

To activate your **Companion Life Hearing Services Plan** benefits, call EPIC Hearing Health Care at 1-866-956-5400. EPIC will send you a card with all the information you need to access your benefits, including referrals to providers near you and activation forms to access them. You get a booklet outlining all the plan benefits, including detailed pricing. And you get a personal EPIC phone contact who can answer any questions you may have.

To receive more information about the Companion Life Hearing Services Plan, visit www.epichearing.com, e-mail epic-admin@epichearing.com or call Customer Service at 1-866-956-5400.