

HOT OFF THE PRESS!

No Employer Risk

No Employee Deductible or Annual Maximum

Voluntary or Employer Paid

THESE PLANS PROVIDE COVERAGE FOR SERVICES NORMALLY NOT COVERED ON OTHER DENTAL PLANS! COVERAGE SUCH AS:

- **Cosmetic Procedures – Composite Inlays and Onlays, Veneers, Implants and much more**
- **Examinations, Cleanings, Sealants, Amalgam and Composite Fillings, Inlays and Onlays, Crowns, Root Canals, Comprehensive Orthodontics Treatment and Specialty Coverage**

BEN-E-LECT is pleased to be the exclusive provider of

Freedom Pre-Paid Dental™

Powered by Western Dental

Take the State's number one TPA and combine it with a dental carrier whose reputation is built upon excellence and you've got a solid team.

Offer our pre-paid dental stand-alone or alongside our fully insured Freedom Dental™ Plans.

Check it out for yourself.

With rates as low as \$8.65, you can't afford not to.

Call today for more information

(888) 886-7973



Western Dental®
BENEFITS DIVISION



HOW DOES THE WESTERN DENTAL BENEFIT PLAN ENCOURAGE PREVENTIVE CARE?

Your Western Dental Benefit plan is designed to encourage regular visits to the dentist by having no copayments (fees you pay to the network dentist) on most diagnostic and preventive benefits. For more information, please request a copy of our schedule of benefits.

ARE PRE-EXISTING DENTAL CONDITIONS AND WORK IN PROGRESS COVERED?

Treatments for pre-existing conditions such as extracted teeth are covered under the Western Dental program. However, benefits are not provided for any dental treatment started before joining the program (that is, work in progress, such as preparations for crown, root canals and impressions for dentures). Orthodontic treatment in progress may be covered for new Western Dental enrollees.

WHAT ARE COPAYMENTS? WHAT SERVICES REQUIRE A COPAYMENT?

A copayment is the set fee you pay to the network dentist (or network specialist), at the time of treatment, for covered dental services you receive.

Your copayment schedule can be found inside the Enrollment Kit. The schedule lists the covered dental services along with any applicable copayment.

DO MY FAMILY MEMBERS HAVE TO RECEIVE TREATMENT FROM THE SAME WESTERN DENTAL NETWORK DENTIST?

You and your eligible dependents may receive care from the same network dentist, or if you prefer, you may collectively select up to a maximum of three individual network dentists.

CAN I CHANGE MY NETWORK DENTIST?

You may change network dentists by notifying us either by phone (1-800-992-3366) or in writing. If you contact us by the 20th of the month, the change will become effective the first of the following month.

HOW LONG DOES IT TAKE TO GET AN APPOINTMENT WITH A NETWORK DENTIST?

Two to four weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific day or time, you may have to wait longer.

DOES MY WESTERN DENTAL PROGRAM COVER TOOTH-COLORED FILLINGS AND CROWNS?

Porcelain and other tooth-colored materials are included as a benefit under your Program. The copayment shows what your out of pocket cost will be.

DOES MY WESTERN DENTAL PROGRAM COVER SPECIALISTS' SERVICES?

Your network dentist will coordinate your specialty care needs for oral surgery, endodontics, periodontics or pediatric dentistry with an approved network specialist. If your network dentist has sent a referral request and you have not received a notice within 2 weeks, please call Western Dental at 1-800-992-3366.

WHAT IF I LOSE MY ID CARD?

Simply call Customer Service, toll-free, at 1-800-993-3366 to request a replacement.