

# Dental Benefits

The District provides employees with comprehensive dental coverage through our self-funded Dental plan administered by United Administrative Services. With this plan, you may obtain dental care services from any dentist you wish. However, if you obtain services from a dentist in the **First Dental Health PPO network**, you will save money on your out-of-pocket expenses, and your benefits will be greater. All participating network dentists agree to provide services at discounted, negotiated fees. If you use non-network dental providers, your charges will be based on the Reasonable and Customary (R&C) rates for your area, as determined by United Administrative Services.

For more information or to locate First Dental Health providers, call **402-288-4440** or visit their website at [www.firstdentalhealth.com](http://www.firstdentalhealth.com).

	Dental Plan	
	In-Network <sup>1</sup>	Out-of-Network <sup>2</sup>
<b>Plan Provisions</b>		
Deductible	None	
Calendar Year Maximum Benefit	\$2,000 per individual	
<b>Diagnostic and Preventive Services</b>		
Exams, X-rays, Cleanings	90% of negotiated fee	90% of R&C
<b>Basic Services</b>		
Fillings, Extractions	90% of negotiated fee	90% of R&C
<b>Major Services</b>		
Bridges, Dentures, Crowns	90% of negotiated fee	90% of R&C
<b>Orthodontia</b>		
Adults and Children	50% of negotiated fee	50% of R&C
Lifetime Maximum Benefit	\$1,000	

<sup>1</sup> All participating network dentists agree to provide services at discounted, negotiated fees

<sup>2</sup> Paid at Reasonable & Customary rates as determined by United Administrative Services

## Continuation Coverage

In compliance with federal law, the District offers eligible employees and their families the opportunity to elect a temporary extension of health coverage (referred to as COBRA) in certain instances where coverage would otherwise end. The circumstances which permit this special election privilege are called “qualifying events.” It is important for you to become familiar with these events so you can exercise your COBRA rights when eligible.

For some qualifying events, it is your (or a family member’s) responsibility to inform the Human Resources Benefits department in writing or by email of these events so your COBRA rights can be initiated. Please refer to your plan descriptions or carrier materials which explain the provisions of COBRA in greater detail. And of course, the Human Resources Benefits department is always available to answer your questions.

The District also provides coverage in compliance with other federal and state laws, such as the Family Medical Leave Act and conversion privileges, i.e., the ability to convert some benefits to an individual policy when leaving the District).