

# Securian Dental For Williston Public Schools

We're Focused On Your Oral Health

## A SNAPSHOT OF YOUR COVERAGE\*

SERVICE & DESCRIPTION	
<b>Diagnostic and Preventive Services (No waiting period)</b>	
Oral evaluations/check-ups, x-rays, dental cleanings, fluoride treatments	100%
<b>Basic Services (6 month waiting period)</b>	
<b>Basic Restorative Care &amp; Services</b> Amalgam (silver) fillings, sealants, space maintainers, palliative treatment for emergencies	50%
<b>Basic Extractions</b> Basic extraction of erupted tooth or exposed root	50%
<b>Complex and Major Services (12 month waiting period)</b>	
<b>Basic Endodontic Therapy</b> Pulpal therapy, root canal therapy, pulpotomy	50%
<b>Basic Periodontal Services</b> Non-surgical periodontal care, includes periodontal maintenance	50%
<b>Complex Surgical Extractions</b> Surgical removal of erupted tooth, impacted teeth and tooth roots	50%
<b>Adjunctive General Services</b> Intravenous conscious and IV sedation with complex surgical services	50%
<b>Complex Surgical Periodontal Care</b> Surgical periodontal care	50%
<b>Restorative Services</b> Posterior composite resins, inlays** Onlays, crowns, crown repairs (includes stainless steel crowns and pre-fabricated crowns)	50%
<b>Prosthetic Services</b>	
Removable prosthetic services – dentures and partials †	50%
Fixed prosthetic services – bridges †	50%
Repairs – removable and fixed prosthetic services	50%
<b>Deductible</b>	
Per person/per family (calendar year)	\$50/\$150
No deductible for diagnostic and preventive services	
<b>Calendar Year Plan Maximum</b>	
Per person	\$750
<b>Orthodontics (18 month waiting period)</b>	
Available for dependent children only, age 8-18 10-employee minimum	50% \$750 separate lifetime maximum

## MONTHLY RATES

Employee	\$17.32
Employee & Spouse	\$35.33
Employee & Children	\$42.54
Family	\$64.55

## Welcome to Securian Dental

We've designed your dental plan so it is easy to use, easy to understand, and gives you and your family maximum flexibility and peace of mind. Together with your employer, our goal is to help you maintain healthy, happy smiles all year round. Securian Dental plans give you complete freedom to use any dentist in America, access to emergency coverage worldwide and an unparalleled commitment to service.

## What is a dental plan meant to cover?

Securian Dental plans emphasize preventive care and are designed to meet general dental care needs. Talk to your dentist to determine your specific oral health needs and if treatment is required.

As part of our commitment to your long-term oral health, we provide members free access to valuable oral health information for the whole family through our Web site, [www.securiandental.com](http://www.securiandental.com).

## Please note enrollment requests

Please fully complete your enrollment form so we can expedite your enrollment.

## How do I get started?

Enrolling in a Securian Dental plan is straightforward. Simply complete the accompanying enrollment form and give it to your employer. The chart on the reverse side gives you a snapshot of your dental benefits and coverage levels, but it is not intended to provide complete detail. Your Securian Dental Benefit Booklet, available from your employer, provides complete detail on the specific treatments that are covered; the frequency with which those treatments are covered; and limitations, exclusions and conditions under which coverage may remain in force.

\*Claim payments are based on the amount charged by the dentist or our Maximum Allowable Fee(MAF), whichever is less. If dentist charges more than the MAF, the patient is responsible for the difference.

\*\*Optional Treatment: Plan member receives amalgam benefit for the least costly, commonly performed course of treatment. Plan member is responsible for the balance of treatment cost.

†Missing-tooth exclusion applies during the first 24 months of coverage.

This is not a complete summary of your benefits brochure.

Please consult your summary plan description or call customer service at 800-234-9009.



SECURIAN™

## FREQUENTLY ASKED QUESTIONS

### How to file a claim

Present your ID card to your dentist. Your dentist may file for you or you may file directly with Securian. The address for claims is on the reverse side of your ID card. Securian accepts the standard ADA Claim form. A claim can be printed off our website @ securiandental.com. Clean claims are normally processed within 3-5 days of receipt.

### How does the Calendar Year Maximum work?

A calendar year refers to a period of Jan. 1-Dec. 31. Your deductible and coverage maximum start fresh each January 1. These totals are not pro-rated: the full deductible and coverage maximum apply, regardless of your start date.

### How does my deductible work?

The deductible applies once per year per covered person for basic or complex and major services. After the \$50 deductible is met, no further deductibles are taken for the calendar year. Under a family contract, when the family unit meets 3 deductibles, no further deductibles will be taken the rest of the year on any covered person.

### What if someone in my family has another dental insurance plan?

When someone has additional dental coverage, one plan is usually primary. This means that your dentist sends the claim for service to the primary insurance plan and may also submit it to a secondary plan. Securian Dental will coordinate benefits if a subscriber has coverage under more than one dental plan.

Securian Dental Plans are underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International, LLC (DDHI). Securian Life is authorized to conduct business in 44 states and in the District of Columbia, and is recognized by A.M. Best with an A (Excellent - third highest of 16 categories) rating. Securian Life is part of the Minnesota Mutual Companies. DDHI is an affiliate of DeCare International, a global leader in oral health care management, serving 3.8 million individuals in 13,000 companies nationwide.

**Stephen L. Ohly, CFP**  
**Phone: 701-839-7289**  
**Ron Holden**  
**Phone: 701-852-6758**

toll-free: 800-998-7508  
Fax: 701-839-0691



Securian Dental is underwritten by Securian Life Insurance Company and administered by DeCare Dental Health International, LLC  
Securian Dental Plans • DeCare Dental Health International, LLC • 3560 Delta Dental Drive • Eagan, MN 55122-3166  
toll-free 800-234-9009 • fax 651-994-5020 • www.securiandental.com

Securian Dental is offered under policy form series 03-30612 or a state variation thereof.