



Using your plan

Your guide to making the most of your benefits

Dental

New York District Council of Carpenters Welfare Fund



An Anthem Company

Your Summary of Benefits -Retiree Members New York Council of Carpenters Welfare Fund Empire BlueCross BlueShield Dental XPO

WELCOME TO YOUR DENTAL PLAN!

This benefit summary outlines how your dental plan works and provides you with a quick reference of your dental plan benefits. For complete coverage details, please refer to your certificate of coverage.

Dental coverage you can count on

Your Empire BlueCross BlueShield (Empire) dental plan lets you visit any licensed dentist or specialist you want – with costs that are normally lower when you choose one within our large network.

Savings beyond your dental plan benefits – you get more for your money.

You pay our negotiated rate for covered services from in-network dentists even if you exceed your coverage year maximum.

YOUR DENTAL PLAN AT A GLANCE	Participating Dentist	Nonparticipating Dentist
Annual Benefit Maximum Per member	\$1,500	\$1,500
Orthodontic Services Lifetime Benefit Maximum • Per eligible insured person	Based on Fee Schedule	Based on Fee Schedule
Annual Deductible – (Calendar Year)	\$100	\$100
Deductible Waived for Diagnostic/Preventive Services & Orthodontic Treatment	Yes	Yes
Out-of-Network Reimbursement	Per Fee Schedule	

Dental Services	In-Network (XPO) Empire Pays:	In- Network (Complete) Empire Pays:	Out-of-Network
Diagnostic and Preventive Services • Periodic oral exam • Teeth cleaning (prophylaxis) • Bitewing X-rays • Periapical X-rays	100% coinsurance	100% coinsurance	Per Fee Schedule
Basic Services • Amalgam (silver-colored) filling • Front composite (tooth colored) filling • Back composite (tooth colored) filling, • Simple extractions	100% coinsurance	80% coinsurance	Per Fee Schedule
Endodontics • Root canal	100% coinsurance	80% coinsurance	Per Fee Schedule
Periodontics • Scaling and root planing	100% coinsurance	80% coinsurance	Per Fee Schedule
Oral Surgery • Surgical extractions	100% coinsurance	50% coinsurance	Per Fee Schedule
Major Services • Crowns	100% coinsurance	50% coinsurance	Per Fee Schedule
Prosthodontics • Dentures • Bridges • Dental implants	100% coinsurance	50% coinsurance	Per Fee Schedule
Prosthetic Repairs/Adjustments	100% coinsurance	80% coinsurance	Per Fee Schedule
Orthodontic Services • Adults and dependent children (26 End of Month)	Per Fee Schedule	Per Fee Schedule	Per Fee Schedule

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms and provisions of your certificate of coverage. In the event of a discrepancy between the information in this summary and the certificate of coverage, the certificate will prevail.

Emergency dental treatment for the international traveler

As an Empire dental member, you and your eligible, covered dependents automatically have access to the International Emergency Dental Program.

* With this program, you may receive emergency dental care from our listing of credentialed dentists while traveling or working nearly anywhere in the world.

* The International Emergency Dental Program is managed by an independent company offering dental-management services to Empire. To learn more about the program, please visit the International Emergency Dental Web site at www.decaredental.com/internationalDentalProgram.do.

Finding a dentist is easy.

To select a dentist by name or location, do one of the following:

- Go to empireblue.com
- Call Empire dental customer service at the toll-free number listed on the back of your ID card.

TO CONTACT US:

Call	Write	Email
Refer to the toll-free number indicated on the back of your plan ID card to speak with a U.S.-based customer service representative during normal business hours. Calling after hours? We may still be able to assist you with our interactive voice-response system.	Refer to the back of your plan ID card for the address.	Go to empireblue.com or the website listed on the back of your ID card.

Limitations & Exclusions

Limitations – Below is a partial listing of dental plan limitations when these services are covered under your plan. Please see your certificate of coverage for a full list.

Diagnostic and Preventive Services

Oral evaluations (exam) – Limited to two per Calendar Year

Teeth cleaning (prophylaxis) – Limited to two per Calendar Year

Periapical X-rays, single film – Limited to four per 12 Months

Complete series X-rays (panoramic or full-mouth) – Limited to one in 60 months

Topical fluoride application – Limited to two per Calendar Year for members through age 14

Sealants – Limited to one per lifetime through age 14, permanent posterior teeth only.

Basic and/or Major Services**

Space Maintainers – Limited to once per lifetime; no tooth parameter

Crowns – Limited to once per tooth in a 60 Month period

Fixed or removable prosthodontics - Limited to one in 60 Months

Root canal therapy – Limited to once per lifetime

Periodontal surgery – Limited to one in 36 months

Periodontal scaling and root planing – Limited to one in 36 months

Periodontal Maintenance - Limited to two per Calendar Year

The in-network dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Empire.

Your Summary of Benefits - Active Members

New York Council of Carpenters Welfare Fund

Empire BlueCross BlueShield Dental XPO

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Savings beyond your dental plan benefits – you get more for your money.

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YOUR DENTAL PLAN AT A GLANCE	Participating Dentist	Nonparticipating Dentist
Annual Benefit Maximum Per member	\$2,500	\$2,500
Orthodontic Services Lifetime Benefit Maximum • Per eligible insured person	Based on Fee Schedule	Based on Fee Schedule
Annual Deductible – (Calendar Year)	\$100	\$100
Deductible Waived for Diagnostic/Preventive Services & Orthodontic Treatment	Yes	Yes
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Dental Services	In-Network (XPO) Empire Pays:	In-Network (Complete) Empire Pays:	Out-of-Network
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Periodontal Maintenance - Limited to two per Calendar Year

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Mobile and online tools help make the most of your dental plan



Your dental plan includes digital tools and resources to help you learn about the health of your mouth and make dental care decisions that are right for you. These tools are available at no extra cost through our Engage mobile app and empireblue.com.

Dental Health Assessment tool

Dental health conditions such as gum disease are common and can lead to more serious issues, including losing a tooth. Good dental habits can help reduce the risk of developing gum disease, tooth decay, and mouth cancer.

The **Dental Health Assessment** tool can help you **understand your own dental health and risk for disease**. To take the assessment, answer a few questions about dental health habits, such as brushing, flossing, and how often you see the dentist. You will receive a personalized report with dental health scores that show how you're doing and areas where you may need to improve. You can bring the report to your next dental appointment and talk with your dentist about the results.

Ask a Hygienist

If you have questions about your dental health, you can **ask them directly** to a licensed hygienist. To do so, log in to the Engage app or empireblue.com and select **Ask a Hygienist**. You will receive an email response from a dental professional with expertise in preventing and treating diseases of the mouth, usually within 24 hours. They can help answer questions and offer dental health tips.

Help estimating dental costs in advance

With Empire's **Find Care** tool, you can search for common dental treatments such as crowns and **compare estimated costs** at providers in your plan's network. This can help you make more informed choices before receiving care and potentially save money.

Discover solutions to help take charge of your dental health

To start using these digital tools, log in to the Engage mobile app or visit empireblue.com.



An Anthem Company

Empire dental – Effective: August 1, 2023

Member Provider Finder

STEP 1

Visit www.empireblue.com/find-care/

- Search as a Guest: click on “Basic search as a guest”



Basic search as a guest

Select a plan and find out if a doctor, hospital, or other care provider is in-network.

STEP 2

When searching as guest, complete the following fields:

- Select the type of plan or network: **Dental Plan or Network**
- Select the state where the plan is offered: Select **New York**
- Select how you get health insurance: Select “**Dental**”
- Select a Plan or Network: “**XPO Dental Complete**”
- Click “Continue”

Basic search as a guest

Select the type of plan or network

Dental Plan or Network

Care Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical plan or network.

Select the state where the plan or network is offered. (For employer-sponsored plans, select the state where your employer's plan is contracted in. Most of the time, it's where the headquarters is located.)

New York

Select how you get health insurance

Dental

Select a plan or network

XPO Dental Complete







Cancel

Continue

STEP 3

Enter in your zip code and then select desired Dental Care Provider

Search by Care Provider ⓘ

 Dentist	 Oral Surgeon	 Orthodontist	 Periodontist	 Pediatric Dentist	 Endodontist
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STEP 4

View your search results.

Save money with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers to help you save money while taking care of your health.



Dental, hearing, and vision

Dental

ProClear™ Aligners

You can improve your smile without metal braces and dental visits. These clear, teeth-straightening aligners, which you buy online, are an excellent lower-cost option to the regular wire braces or aligner treatments you receive through an orthodontist.

RefreshaDent

Save on premium dentures from the comfort of your home with a lifetime warranty.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and ongoing service and support for your hearing aids.

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost for similar frames at other retailers. You can also receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.



An Anthem Company

Health and fitness

Health

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

ChooseHealthy®

Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable trackers, and health products such as vitamins and nutrition bars.

Jenny Craig®

Receive everything you need to make it easier to reach your health goals. In addition to no-cost coaching, you can also save on food purchases.

LifeMart®

Deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Fitness

Active&Fit Direct™

Choose from more than 11,900 participating fitness centers nationwide at a discounted rate. This program is offered through American Specialty Health Fitness, Inc.

Fitbit®

Work toward your fitness goals with Fitbit trackers and smartwatches that go with your lifestyle and budget.

Garmin®

Discounts are available on select Garmin wellness devices.

GlobalFit®

Discounts are available for gym memberships, fitness equipment, coaching, and other services.

Family and home

Family

WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

Safe Beginnings®

Babyproof your home while saving on everything from safety gates to outlet covers.

23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

Home

Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Course Series

Choose one of the online living programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem.

▶ **Learn more about SpecialOffers**
Log in to **empireblue.com**, choose **Care**, and select **Discounts**.