

Cypress Dental Group Plan Information Sheet for First California Bank



Highlights of the Cypress Dental Plan

- \$1,500 annual maximum per person
- Ortho for Adults and dependent children under age 19
 - \$1,500 Lifetime max
 - 25% down payment at banding; 75% in quarterly installments based on minimum
 24 month treatment plan
 - Continuation orthodontia benefits available
- In network benefits utilizing the First Dental Health PPO network
 - To find a dentist <u>www.firstdentalhealth.com</u> or 800-334-7244
 - Nationwide PPO access available and in Mexico
- Out of network benefits are paid based on First Dental Health fee schedule, less coinsurance and deductible.
- No waiting periods on any services for new or existing employees and their covered dependents.
- Dependents eligible up to age 19, full time students to age 23.
- Contact Cypress Dental Administrators for all benefits, claims and eligibility questions:
 - **o** Cypress Dental Administrators
 - o 7510 Shoreline Drive, Suite A-1, Stockton, CA 95219
 - Toll Free (800)350-3989
 - Fax (209)478-5614
 - Email claims@cypressadmin.com
 - Website <u>www.cypressadmin.com</u>

Cypress Dental Group Plan

Procedure Frequencies and Limitations [*]	
Preventive Services	Frequency or Limitation
Routine or comprehensive oral exams	Maximum 2 per 12 months
Cleanings	Maximum 2 per 12 months
Bitewing x-rays	Maximum 4 films per 12 months
Sealants & Fluoride	Limited to children under age 16; Maximum 1 procedure per 36 months (sealants)
Basic Services	
Full-mouth x-rays	Maximum 1 procedure per 36 months
Restorative Fillings	Replacement of existing limited to once per tooth per 12 months if under age 19, or once per tooth per 36 months if over age 19.
Periodontics	Maximum 1 per 24 months per quadrant
Endodontics	
Simple extractions	
Oral Surgery	
Surgical Extractions	
Major Services	
Crowns	Maximum 1 procedure per 5 years per tooth
Bridges	Maximum 1 procedure per 5 years per tooth
Dentures	Maximum 1 procedure per 5 years per tooth
Space maintainers	Maximum 1 procedure per 36 months; Limited to children under age 16; Permanent molars only.
Implants	See individual certificates of insurance

* This is a summary of frequencies & limitations only. Refer to the certificate of coverage for a full description of benefits.