

# GROUP DENTAL PROGRAM 2 to 50 LIVES

## INSURANCE SERVICES INDUSTRY TRUST (ISIT)

The Insurance Services Industry Trust (ISIT) was established in August 1982 to provide dental plans to employer small groups (sized 2 to 50 lives) at competitive rates.



*Administration by:*

**Gettysburg Health Administrators, Inc.**

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800-497-4474

ISIT is administered by Gettysburg Health Administrators, Inc. which currently services group plans covering more than 25,000 employees and their dependents.

## MAKING QUALITY PREPAID DENTAL CARE EASIER!

- Independent network of Dental organizations.
- ISIT Covers:
  - a) Pennsylvania
  - b) Maryland
  - c) Delaware

This brochure describes coverage briefly and in general terms.

Coverage is governed by all terms, conditions, restrictions, limitations and definitions contained in the Group Master Contract.

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# DENTAL PROGRAM PLAN OPTIONS

	PLAN 1&6		PLAN 2&7		PLAN 3&8	
MAXIMUM BENEFIT	\$500 per person per contract year		\$750 per person per contract year		\$750 per person per calendar year	
DEDUCTIBLE	\$0 per contract year		\$25 per contract year		\$25 per calendar year *Deductible waived	
MINIMUM ENROLLMENT						
100% PARTICIPATION RATES	Two (2) Employees		Two (2) Employees		Two (2) Employees	
75% PARTICIPATION RATES	Ten (10) Employees		Ten (10) Employees		Ten (10) Employees	
	DENTAL TREATMENT COSTS		DENTAL TREATMENT COSTS		DENTAL TREATMENT COSTS	
<u>Dental Services Provided</u>	<u>Paid by ISIT</u>	<u>Paid by Patient</u>	<u>Paid by ISIT</u>	<u>Paid by Patient</u>	<u>Paid by ISIT</u>	<u>Paid by Patient</u>
DIAGNOSTIC	50%	50%	100%	0%	*100%	0%
PREVENTIVE	50%	50%	100%	0%	*100%	0%
BASIC RESTORATIVE	50%	50%	75%	25%	100%	0%
ORAL SURGERY	50%	50%	75%	25%	50%	50%
ENDODONTIC	50%	50%	75%	25%	50%	50%
PERIODONTIC	50%	50%	75%	25%	50%	50%
	PLAN 4&9		PLAN 5&10			
MAXIMUM	\$1200 per person per contract year		\$1000 per person per contract year			
DEDUCTIBLE	\$0 per contract year		\$25 per contract year *Deductible waived			
MINIMUM ENROLLMENT						
100% PARTICIPATION RATES	Two (2) Employees		Two (2) Employees			
75% PARTICIPATION RATES	Ten (10) Employees		Ten (10) Employees			
	DENTAL TREATMENT COSTS		DENTAL TREATMENT COSTS			
<u>Dental Services Provided</u>	<u>Paid by ISIT</u>	<u>Paid by Patient</u>	<u>Paid by ISIT</u>	<u>Paid by Patient</u>		
DIAGNOSTIC	100%	0%	*100%	0%		
PREVENTIVE	100%	0%	*100%	0%		
BASIC RESTORATIVE	75%	25%	100%	0%		
ORAL SURGERY	75%	25%	50%	50%		
ENDODONTIC	75%	25%	50%	50%		
PERIODONTIC	75%	25%	50%	50%		
PROSTHODONTIC	N/A	N/A	50%	50%		
MAJOR RESTORATIVE	N/A	N/A	50%	50%		

The \$25 Deductible is applied to all services, unless otherwise noted, and is limited to three deductibles per family unit, per contract year.

Important Note: In situations where custom designed plans are necessary, ISIT can tailor dental programs around the needs, interests, and budgets of group purchasers. Varying the deductible, coinsurance levels, benefit maximums, and eligibility will affect the rates.

# DENTAL PROGRAM PLAN DESIGN

## COVERED BENEFITS

### CLASS I

- DIAGNOSTIC • Procedures to assist dentist to evaluate existing conditions and dental care required includes visits, exams, diagnosis, and X-rays.
- PREVENTIVE • Prophylaxis (cleaning), fluoride treatments (to age 19), space maintainers.
- BASIC RESTORATIVE • Amalgam, synthetic porcelain and plastic fillings.
- ORAL SURGERY • Extraction and oral surgery procedures, including preoperative and postoperative care. General anesthesia is covered when used in conjunction with covered oral surgical procedures.
- ENDODONTIC • Procedures for pulpal therapy and root canal filling.
- PERIODONTIC • Surgical and non-surgical procedures for treatment of gums and supporting structures of teeth.

### CLASS II

- PROSTHODONTIC • Procedures for replacement of missing teeth by construction or repair of bridges and partial or complete dentures.
- MAJOR RESTORATIVE • Inlay, onlay, crowns are benefited where above materials are not adequate.

## LIMITATIONS AND EXCLUSIONS

These are the limitations and exclusions which apply to your dental plan:

- Prescription drugs, premedications, relative analgesia.
- Charges for hospitalization, including hospital visits
- Procedures, appliances or restorations solely for cosmetic purposes
- Gnathological recordings
- Sealants
- General anesthesia, except with oral surgery
- Treatment of dysfunctions of the temporomandibular joint
- Plaque control programs, including oral hygiene and dietary instruction
- Increasing vertical dimension
- Equilibration

## UNDERWRITING GUIDELINES

### \*DEPENDENT COVERAGE

Eligible dependent children are covered to age 19, unless they are students at a bona fide institution of higher education, in which case, eligibility is extended to age 23. Mentally retarded dependent children are eligible for dental care under the program regardless of age, as are physically incapacitated children who are incapable for support.

### CLASSES I & II

- ISIT reserves the right to accept or reject any employer groups.
- Dental benefits can be purchased separately from health benefits.
- Employers must enroll 100% of all eligible employees (full-time employees) and their dependents to qualify for the 100% participation rates.
- **Dental coverage is not available for physicians and dentists and their respective office personnel.**
- Effective date of coverage may only be the 1st of the month.

### CLASS III

- High risk group pool eligible for the program only with prior approval and rates from ISIT:
  - \*Automobile Dealers
  - \*Professional groups such as lawyers, CPA's, Architects, Engineers, etc.
  - \*Restaurants