



ENV RETIREE DENTAL CO-OP

Good dental health leads to a better life. Regular exams and cleanings from your dentist help teeth and gums stay healthy, not to mention, the growing evidence linking oral health with our general well-being. ENV Insurance Agency is proud to offer a Retiree Dental Co-Op to ensure your golden years are your healthiest yet.

Plan Code	Coinsurance	Deductible	Waiting Period
Blue	100/80/50	\$75 not waived	0-6-12
Orange	100/60/50	\$75 not waived	0-6-12

Monthly Rates (Zips - 120 to 149)

Plan Code	EE	EE + 1	EE + Family
Blue	\$49.82	\$98.80	\$152.00
Orange	\$45.46	\$90.32	\$142.29

\$1,500 Annual
Maximum

2 exams per year

Out-of-Network
claims paid at 80Th
UCR

Vision (Fusion)

Locate In-Network
Providers at
Ameritas.com

ENV INSURANCE
AGENCY

7789 Oswego Road
Liverpool, NY 13090
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800-887-9146

www.insurewithenv.com



DENTAL

- Total deductible for Preventative, Basic & Major Procedures per person, per calendar year: \$75
- Annual maximum benefit of \$1,500 per person, per calendar year.

Waiting Periods:

Preventative – 0 months, Basic – 6 months, and Major – 12 months

Waiting periods waived if:

- All forms submitted to ENV by end of September for an October 1st, 2020 effective date
- All forms submitted to ENV by end of October for a November 1st, 2020 effective date
- OR --
- After 11/1/20: Proof of dental coverage within 30 days of enrollment is required.

Procedure Frequency Summary

DIAGNOSTIC / PREVENTATIVE	BLUE		ORANGE	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Exam / Cleanings	100%	100% of 80th UCR	100%	100% of 80th UCR
Bitewing X-rays				
Full Mouth/Panoramic X-rays				
Fluoride Treatment (under age 14)				
BASIC				
Restorative Amalgams	80%	80% of 80th UCR	60%	60% of 80th UCR
Restorative Composites				
Sealants (under age 14)				
Simple Extractions				
MAJOR				
General Anesthesia	50%	50% of 80th UCR	50%	50% of 80th UCR
Root Canals				
Complex Extractions				
Surgical Endodontics				
Periodontal Procedures				
Dentures				
Crowns				

In-Network Claims Co-Insurance still applies

Out-of-Network Claims paid on an 80th UCR basis (8 out of 10 dentists accept as payment in full – balance billing may still apply); Co-Insurance still applies

EYE CARE (Fusion) – Ability to reduce dental annual maximum by \$150 and apply toward vision services

- Maximum Amount Reimbursable per Calendar Year per Person \$150

Once enrolled must remain on plan for 12 months, if you term at any point reenrollment not allowed.