



Educators Mutual
Your First Choice in Benefits

DENTAL PROVIDER NEWSLETTER

Introducing Educators' new Choice Dental Plan

Educators Mutual is pleased to announce the new Choice Dental Plan, a coinsurance product that uses both the Advantage and Premier networks.

The Choice Plan provides enrollees with the option of a richer benefit (lower deductible and coinsurance and higher annual maximum) when using the Advantage network, as well as the flexibility to use the broader Premier network. Under the Choice Plan, the Advantage network takes precedence over the Premier network. Dentists who participate on both networks will be reimbursed according to the Advantage Plus fee schedule, based on the richer Advantage Plus benefits of the Choice Plan design.

We anticipate that patients will take advantage of the richer Advantage Plus benefits to receive more dental benefits throughout the year, since their out-of-pocket expenses will be less with lower coinsurance amounts and a higher annual maximum. We hope this new approach will result in a meaningful program in your practice.

To the right, you can see a sample benefit grid (actual benefits may vary by group) and identification card. If you have any questions, please contact your provider relations representative.

	In-Network (Advantage Plus Network)	In-Network (Premier Network)	Out-Of-Network
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	100%	60%
Type 2 - Basic Fillings, Oral Surgery	80%	80%	60%
Type 3 - Major Crowns, Bridges, Prosthodontics	50%	50%	30%
Type 4 - Orthodontics Dependent children up to age (19)	50%	50%	50%
Adults	No Coverage	No Coverage	No Discount
Orthodontic Discount (All Members)	25% Discount	25% Discount	No Coverage
Endodontics	Type 3 - Major	Type 3 - Major	Type 3 - Major
Periodontics	Type 2 - Basic	Type 2 - Basic	Type 2 - Basic
Sealants	Type 2 - Basic	Type 2 - Basic	Type 2 - Basic
Space Maintainers	Type 2 - Basic	Type 2 - Basic	Type 2 - Basic
Specialists	Paid same as General Dentists	Paid same as General Dentists	Paid same as General Dentists
Waiting periods	3 Month Waiting Period	12 Month Waiting Period	12 Month Waiting Period
Type 2 - Basic			
Type 3 - Major			
Type 4 - Orthodontics			
Deductible	\$0.00	\$50.00	\$100.00
Per Person	\$0.00	\$150.00	\$300.00
Family Max	N/A		
Deductible Applies To	In and Out of Network Deductibles are Combined		
Annual Maximum Per Person	\$2,000	Type 1, Type 2 & Type 3	\$1,200
Orthodontic Lifetime Maximum	All maximums are combined up to limits above		
Network / Reimbursement Schedule	Advantage Plus	Premier	Premier
Monthly Rates			
Employee		\$32.50	
Two-Party		\$62.80	
Family		\$97.60	
Provisions / Limitations / Exclusions			
Step Children Certification	50% of Support (food, shelter, etc.)		
Exams (including Periodontal), Cleanings and Fluoride	2 per year		
Fillings	Up to age 16		
Sealants	Up to age 16		
Space Maintainers	Up to age 16		
Biting X-Rays	Up to 4, twice per year		
Periapical X-Rays	6 per year		
Panoramic X-Ray	1 every 3 years		
Impacted Teeth	Covered in Type 2 - Basic		
Anesthesia (Age 8 and over for the extraction of impacted teeth only)	Covered in Type 3 - Major		
Anesthesia (For children age 7 and under, once per year)	Covered in Type 3 - Major		
Implants	Covered in Type 3 (limited to \$225)		
Crowns, Pontics, Abutments, Onlays and Dentures	1 every 5 years per tooth		
Fillings on the same surface	1 every 18 months		

We continue to grow

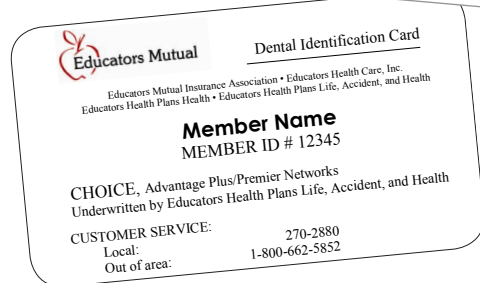
- Educators has enrolled a number of new employer groups recently, including the following:

Arctic Circle	City of West Jordan
Emery School District	Roy City
Diamond Rental	Tremonton City

- We now have over 79,506 dental members in Utah.
- Nearly 1,500 dentists have contracted to be preferred providers for Educators Premier members.
- More than 900 dentists have contracted to be preferred providers for Educators Advantage members.

Online Provider Manual

Our administrative manual is now available online! To access the manual, go to educatorsmutual.com and select Provider Forms under Providers.



Urban Region*(Salt Lake County)*

Brenda Walton (801) 270-2950 or (800) 662-5850 ext. 2950
 bwalton@educatorsmutual.com

Central Region*(Utah, Tooele, and Juab counties)*

Bridgett Rieffanaugh (801) 270-2852 or (800) 662-5850 ext. 2852
 brieffanaugh@educatorsmutual.com

South and Rural Regions*(Beaver, Carbon, Daggett, Duchesne, Emery, Garfield, Grand, Iron, Kane, Millard, Piute, San Juan, San Pete, Sevier, Summit, Uintah, Wasatch, Washington, and Wayne counties)*

Crystal Peterson (801) 270-2958 or (800) 662-5850 ext. 2958
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North Region*(Box Elder, Cache, Davis, Morgan, Rich, and Weber counties)*

Emily Bird (801) 270-2951 or (800) 662-5850 ext.2951
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For questions regarding NPI and EDI, TIN/address updates, or claims status

Call (801) 262-7975 or (800) 644-5411



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