



Group Dental Insurance

Help protect your oral health with regular dental exams and procedures.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered dental care services. NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

Plan 1: Dental Plan Summary- LOW

Effective Date: 10/1/2022

| Plan Benefit | |
|---------------------------|--|
| Type 1 (Preventive) | 80% |
| Type 2 (Basic) | 70% |
| Type 3 (Major) | 30% |
| Waiting Period | None |
| Deductible | \$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family |
| Maximum (per person) | \$750 per calendar year |
| OON Allowance | Discounted Fee/MAC* |
| Max Builder SM | Included |
| Annual Open Enrollment | Included |

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

| Type 1 | Type 2 | Type 3 |
|---|--|---|
| <ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Cleaning (4 per benefit period) Fluoride for Children 13 and under (2 per benefit period) | <ul style="list-style-type: none"> Periapical X-rays Sealants (age 16 and under) Space Maintainers Restorative Amalgams Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Denture Repair Simple Extractions Complex Extractions Anesthesia | <ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) |

*Discounted Fee/MAC: We will base our payment on the amount our in-network dentist charges. The member pays the difference between what their dentist charges and what our in-network dentist would have charged.



Max BuilderSM

This dental plan includes a valuable feature that allows plan participants to carry over part of their unused annual maximum. A participant must submit at least one claim during the benefit year while staying at or under the plan-specific threshold amount. Earns an extra reward, called the PPO Bonus, by seeing a Network Provider. Employees and their covered dependents may accumulate rewards up to the stated maximum carry-over amount, then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan participant doesn't submit a dental claim during a benefit year, all accumulated rewards will be lost; but he or she can begin earning rewards again the very next year.

| | | |
|-------------------------|-------|---|
| Benefit Threshold | \$250 | Dental benefits received for the year cannot exceed this amount |
| Annual Carryover Amount | \$125 | Max Builder amount is added to the following year's maximum |
| Annual PPO Bonus | \$50 | Additional bonus is earned if the participant sees a network provider |
| Maximum Carryover | \$500 | Maximum possible accumulation for Max Builder and PPO Bonus combined |

Groups with a program similar to Max Builder on their previous plan are eligible for Max Builder Credits. To qualify for Max Builder Credits, the employer must request a list of carryover amounts from the previous carrier, to be sent to The Standard.

The Standard will credit each account based on amounts identified by the previous carrier. The credit is available only to initial insureds. The credit, and any amounts earned under our plan, will not exceed the maximum carryover proposed for the plan selected.

Enrollment data must include information for all dependents enrolling in the plan.

Dental Network Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a network member provider are automatically available to all employees and dependents who are covered by any of The Standard's dental plans and who live in areas where the nationwide network is available. To find member dentists in your area, visit <http://www.standard.com/services> and click on "Find a Dentist."

Your provider network is Classic Network.

Maternity Benefit

Because we want to keep expectant mothers as healthy as possible, our maternity dental benefit provides an additional comprehensive evaluation and cleaning during pregnancy.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.



Open Enrollment

If a member does not elect to participate when initially eligible, the member may elect to participate at the policyholder's next enrollment period. This enrollment period will be held each year and those who elect to participate in this policy at that time will have their insurance become effective on October 1. If you do not enroll during your company's open enrollment period, then you will be subject to the Late Entrant Provision.

Submitting a claim

Your policy requires all claims be received by The Standard within 90 days of the date of service. You may submit a claim, or your Dentist can file your claim on your behalf and you can assign payment to your Dentist. If the 90 day deadline is missed, you will be responsible for covering the cost of the service. *Requirements for claims submission vary by state, please consult your group certificate for details.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

Customer Service

Customer service is available to plan participants through our well-trained and helpful service representatives. Call or go online to locate the nearest network provider, view plan benefit information and more.

Call Center: 800.547.9515

- Service representative hours:
 - 5 a.m. to 10 p.m. Pacific Monday through Thursday
 - 5 a.m. to 4:30 p.m. Pacific Friday
- Interactive Voice Response available 24/7

View plan benefit information at:

www.standard.com/services.

Leon County School District



About The Standard

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at www.standard.com.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

This form is a benefit highlight, not a certificate of insurance. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard or your employer for additional information, including costs and complete details of coverage.

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Plan 2: Dental Plan Summary- MEDIUM

Effective Date: 10/1/2022

| Plan Benefit | |
|---------------------------|--|
| Type 1 (Preventive) | 100% |
| Type 2 (Basic) | 80% |
| Type 3 (Major) | 50% |
| Waiting Period | None |
| Deductible | \$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family |
| Maximum (per person) | \$1,000 per calendar year |
| OON Allowance | Discounted Fee/MAC* |
| Max Builder SM | Included |
| Annual Open Enrollment | Included |

Orthodontia Summary - Adult and Child Coverage

| | |
|-------------------------------|---------------------|
| Allowance | Usual and customary |
| Plan Benefit | 50% |
| Lifetime Maximum (per person) | \$1,000 |
| Waiting Period | None |

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

| Type 1 | Type 2 | Type 3 |
|---|--|---|
| <ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (1 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Cleaning (4 per benefit period) Fluoride for Children 13 and under (2 per benefit period) | <ul style="list-style-type: none"> Periapical X-rays Sealants (age 16 and under) Space Maintainers Restorative Amalgams Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Denture Repair Simple Extractions Complex Extractions Anesthesia | <ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) |

*Discounted Fee/MAC: We will base our payment on the amount our in-network dentist charges. The member pays the difference between what their dentist charges and what our in-network dentist would have charged.

Max BuilderSM

This dental plan includes a valuable feature that allows plan participants to carry over part of their unused annual maximum. A participant must submit at least one claim during the benefit year while staying at or under the plan-specific threshold amount. Earns an extra reward, called the PPO Bonus, by seeing a Network Provider. Employees and their covered dependents may accumulate rewards up to the stated maximum carry-over amount, then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan participant doesn't submit a dental claim during a benefit year, all accumulated rewards will be lost; but he or she can begin earning rewards again the very next year.

| | | |
|-------------------------|---------|---|
| Benefit Threshold | \$500 | Dental benefits received for the year cannot exceed this amount |
| Annual Carryover Amount | \$250 | Max Builder amount is added to the following year's maximum |
| Annual PPO Bonus | \$100 | Additional bonus is earned if the participant sees a network provider |
| Maximum Carryover | \$1,000 | Maximum possible accumulation for Max Builder and PPO Bonus combined |

Groups with a program similar to Max Builder on their previous plan are eligible for Max Builder Credits. To qualify for Max Builder Credits, the employer must request a list of carryover amounts from the previous carrier, to be sent to The Standard.

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Dental Network Information

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Maternity Benefit

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Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.



Open Enrollment

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Submitting a claim

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Plan 3: Dental Plan Summary- HIGH

Effective Date: 10/1/2022

| Plan Benefit | |
|---------------------------|--|
| Type 1 (Preventive) | 100% |
| Type 2 (Basic) | 90% |
| Type 3 (Major) | 60% |
| Waiting Period | None |
| Deductible | \$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family |
| Maximum (per person) | \$1,500 per calendar year |
| OON Allowance | 95% usual and customary** |
| Max Builder SM | Included |
| Annual Open Enrollment | Included |

Orthodontia Summary - Adult and Child Coverage

| | |
|-------------------------------|---------------------|
| Allowance | Usual and customary |
| Plan Benefit | 50% |
| Lifetime Maximum (per person) | \$1,000 |
| Waiting Period | None |

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

| Type 1 | Type 2 | Type 3 |
|---|--|---|
| <ul style="list-style-type: none"> Routine Exam (1 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Cleaning (4 per benefit period) Fluoride for Children 13 and under (2 per benefit period) | <ul style="list-style-type: none"> Periapical X-rays Sealants (age 16 and under) Space Maintainers Restorative Amalgams Restorative Composites (anterior and posterior teeth) Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Denture Repair Simple Extractions Complex Extractions Anesthesia | <ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Periodontics (surgical) Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) |

**95% Usual and Customary: As long as the out of network dentist charges at or below what 95% of what dentists charge in the area, we will allow the full charge. If they charge more than what 95% of local dentist's charge, the member pays the difference.



Max BuilderSM

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| | | |
|-------------------------|---------|---|
| Benefit Threshold | \$500 | Dental benefits received for the year cannot exceed this amount |
| Annual Carryover Amount | \$250 | Max Builder amount is added to the following year's maximum |
| Annual PPO Bonus | \$100 | Additional bonus is earned if the participant sees a network provider |
| Maximum Carryover | \$1,000 | Maximum possible accumulation for Max Builder and PPO Bonus combined |

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