

Dental Benefit Summary for Big Rapids Public Schools - Administration

This is not a contract or a guarantee of benefits. Eligibility and benefits are determined at time of claim. Additional limitations and exclusions may apply to covered services. For an official description of benefits, please refer to the Summary Plan Description. Payment amounts are based on the approved amount, less any applicable deductible, coinsurance and/or copay amounts required by the plan.

	Description	
Annual Maximum	\$1,500	
Lifetime Maximum - Orthodontia	\$2,500	
Deductible for Class I, II and Class III Services	\$0	
Dependent Child Age Limit	26, End of Calendar Year	
Class I Services - Diagnostic & Preventive	Plan Pays	You Pay
Oral Exams - two per covered person per calendar year	100%	Balance
Teeth Cleaning - two per covered person per calendar year	100%	Balance
Topical Fluoride Treatments - twice per calendar year, up to age 19	100%	Balance
Space maintainers - up to age 14	100%	Balance
Palliative Emergency Treatment	100%	Balance
Class II Services - Basic Services	Plan Pays	You Pay
Emergency Palliative Treatment	90%	Balance
Bitewing X-rays - once per calendar year	90%	Balance
Full mouth X-rays - once every 5 years	90%	Balance
Diagnostic X-rays	90%	Balance
Fillings - Amalgam or Composite	90%	Balance
Appliances for the treatment of bruxism - once per lifetime	90%	Balance
Endodontic Treatments	90%	Balance
Root Canal - once per tooth per 2 years	90%	Balance
Inlays, Onlays, and Crowns – permanent teeth – once per tooth per 5 years	90%	Balance
Recementation of inlays, onlays, crowns and bridges	90%	Balance
Periodontal Maintenance and Treatment - up to twice per calendar year, combined with Teeth Cleaning limits	90%	Balance
Full Mouth Debridement - once per lifetime	90%	Balance
Periodontal Scaling and Root Planing - once per quadrant per 24 months	90%	Balance
Periodontal Surgery - one procedure per quadrant per 36 months	90%	Balance
Oral Surgery, including extractions	90%	Balance
General Anesthesia and IV Sedation with covered oral surgery	90%	Balance
Class III Services - Major Services	Plan Pays	You Pay
Bone replacement grafts	90%	Balance
Injection of Therapeutic Drugs	90%	Balance
Repairs to Inlays, Onlays and Crowns - once per 12 months	90%	Balance

Administered by:



Customer Service:

800-732-3412

www.varipro.com

5300 Patterson Ave SE, Suite 150

Grand Rapids, MI 49512

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Class III Services - Major Services (Continued)		You Pay
Repairs and Adjustments to Dentures	90%	Balance
Relining or rebasing dentures - when more than six months after placement, no more than once per 3 years	90%	Balance
Complete and Partial Removable Dentures - once per 10 years, each upper and lower	90%	Balance
Implants - once per tooth per 10 years; Limited to tooth numbers 2-15 and 18-31; Removal limited to once per lifetime per tooth; Maintenance - once per calendar year	90%	Balance
Class IV - Orthodontia	Plan Pays	You Pay
Initial Placement and periodic follow-up visits	90%	Balance
Orthodontia - children up to age 19	Yes	
Other Non-covered Services	Plan Pays	You Pay
Cosmetic: whitening/bleaching, veneers, or other cosmetic procedures	0%	100%
Sealants	0%	100%
Dental veneers	0%	100%
Services resulting from an accidental injury (except chewing or biting food)	0%	100%
Treatment of temporomandibular joint disorders (TMJ)	0%	100%
Products: toothbrushes, irrigators, etc.	0%	100%

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A LOOK AT YOUR VSP VISION COVERAGE



SEE HEALTHY AND LIVE HAPPY WITH HELP FROM BIG RAPIDS PUBLIC SCHOOLS AND VSP.

As a VSP® member, you get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.

With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.



Like shopping online? Go to eyeconic.com and use your vision benefits to shop over 50 brands of contacts, eyeglasses, and sunglasses.

QUALITY VISION CARE YOU NEED.

You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2021

Contact us:

800.877.7195 or vsp.com

BENEFIT	DESCRIPTION	COPAY
YOUR COVERAGE WITH A VSP PROVIDER		
WELLVISION EXAM	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$0
PRESCRIPTION GLASSES		
FRAME	<ul style="list-style-type: none"> \$130 featured frame brands allowance \$150 frame allowance 20% savings on the amount over your allowance \$70 Costco® frame allowance Every calendar year 	\$0
LENSES	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Impact-resistant lenses for dependent children Every calendar year 	\$0
LENS ENHANCEMENTS	<ul style="list-style-type: none"> Light-reactive lenses Oversized lenses Polarized lenses Progressive lenses Rimless lenses Tinted lenses Average savings of 30% on other lens enhancements Every calendar year 	\$0 \$0 \$0 \$0 \$0 \$0
CONTACTS (INSTEAD OF GLASSES)	<ul style="list-style-type: none"> \$250 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) Every calendar year 	Up to \$60
DIABETIC EYECARE PLUS PROGRAMSM	<ul style="list-style-type: none"> Retinal screening for members with diabetes Additional exams and services for members with diabetic eye disease, glaucoma, or age-related macular degeneration. Limitations and coordination with your medical coverage may apply. Ask your VSP doctor for details. As needed 	\$0 \$20 per exam
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. Routine Retinal Screening <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam Laser Vision Correction <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 	
YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS		
Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.		
VSP guarantees coverage from VSP network providers only. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.		



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Big Rapids Public Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Big Rapids Public Schools and actively working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 1 - Administrative Members
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	2 times your annual earnings to a maximum of \$300,000, with a minimum coverage amount of \$10,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$250,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 75.



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Big Rapids Public Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Big Rapids Public Schools, actively working at least 30 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 1 - Administrative Members
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Monthly Benefit	66 2/3 percent of the first \$10,800 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	\$7,200
Minimum Monthly Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater
Benefit Waiting Period	90 days

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by Big Rapids Public Schools. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Big Rapids Public Schools may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

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