

## **BELLAVANCE TRUCKING'S/TERRY HILL 2015**

### **DENTAL REIMBURSEMENT BENEFITS**

You will be covered the first of the month, following 60 days of employment. (This is when your waiting period has been met).

Our dental benefit is an “**In-House Reimbursement Benefit**” and is **for employees and their dependents who have no dental coverage.**

#### **DO NOT submit dental claims to the insurance company!**

This is not dental insurance...it is only an “in-house” dental reimbursement benefit. You are responsible for paying your own bill. To receive a dental reimbursement from Bellavance, bring in the original bill or statement, with all services itemized and you will be reimbursed accordingly.

#### **You will be reimbursed per calendar year, as follows:**

**Preventive Care** – Pays \$100.00 maximum per visit. (You are allowed two preventive care visits per year, six months apart.) Coverage Includes: Exams, emergency office visits, cleanings, x-rays, sealants and fluoride.

**Basic Care** – Pays 80% on fillings, general anesthetics, extractions, oral surgery, root canals and periodontics.

**Major Care** – Pays 50% on crowns, bridges, and dentures.

**Deductible** – \$50.00 per person, per calendar year combined deductible for Basic and Major Care. (No deductible on Preventive Care)

**Maximum Yearly Benefit** – \$1,000.00 per person, \$3,000.00 per family of three or more.

**\*There is no orthodontic coverage.**

I will return your original dental paperwork back to you with an explanation of what you were reimbursed for each service. Should you have any questions, don't hesitate to give me a call.

Krissy Bellavance  
Insurance Administrator

#### **\*Effective January 1, 2008**

Once a dependent child of an employee reaches their 20<sup>th</sup> birthday, they are no longer eligible to receive dental benefits.