

Excellus BlueCross BlueShield – A Dental Market Leader

The UR Student Dental Plan is brought to you by Excellus BlueCross BlueShield, the #1 dental insurer in the Rochester area, insuring over 320,000 people. You can count on the excellent quality, value and service that Excellus BlueCross BlueShield, has been delivering to their customers for over 60 years.

Cost of the Plan

The cost of the UR Dental Plan is based on an annual premium. This premium will be billed after you enroll in the plan. Enrollment deadline is October 31, 2009. Coverage is also available for dependents (spouse/children).

<u>Type of Enrollments</u>	<u>Annual Rates</u>
Single	\$216.00
Student w/Children	\$396.00
Student w/Spouse	\$450.00
Family	\$600.00

Coverage Starts...

Coverage will be effective 9/1/09 through 8/31/2010.

Coverage Ends...

Coverage will automatically terminate at the beginning of your next school year unless you renew the coverage by completing a new enrollment form and paying the annual premium for the next school year.

How to Get Started

To enroll in the UR Student Dental Plan, simply complete the enclosed enrollment form and return it to:

Attn: Membership and Billing
Excellus BlueCross BlueShield
P. O. Box 22999
Rochester, NY 14692-2999

If you have any questions or need more information, please call Customer Service between 8 am and 5 pm, Monday - Thursday; 9 am and 5 pm, Friday at:

1 (800) 724-1675 or
TTY (585) 454-2845

UNIVERSITY OF
ROCHESTER

Student Dental Plan
2009 - 2010

Group # 13997-501



165 Court Street, Rochester, New York 14647
www.excellusbcbs.com

A nonprofit independent licensee of the BlueCross BlueShield Association

TF-51 09/09



The UR Student Dental Plan brings together cost-effective, convenient dental care with fully qualified dentists and benefits. We make it easy for busy undergraduate and graduate students to keep a healthy smile.

All dental services provided by Eastman Dental and Strong Memorial Hospital Eastman Department of Dentistry are covered at 100%. Coverage is underwritten by one of the oldest, most trusted insurance companies in the Rochester area, Excellus BlueCross BlueShield.

- ◆ \$500 Annual Maximum per member per calendar year
- ◆ No deductibles

In Network Benefits at Treatment Locations

Dental Services Benefits Preventive — Covered at 100%

Oral Examinations

- ◆ Initial (new patient) and periodic, allowed twice a year.

Dental X-rays

- ◆ Complete or Panorex, including intraoral films, allowed once in a 36-month period.
- ◆ Bitewing X-rays; maximum of four X-rays in a 12-month period.

Cleanings, including scaling and polishing of teeth, twice a year.

Topical Fluoride treatment twice a year for members under age 19.

Palliative, emergency treatment to relieve pain.

Space Maintainers

- ◆ Fixed unilateral or bilateral for dependents under age 19.

Basic Restorative — Covered at 100%

Only for the following services:

Fillings

- ◆ Amalgams and resin restorations for treatment of cavities, allowed once per tooth surface in a 12-month period.

Extractions

Out of Network Benefits (at Non-Participating Treatment Locations)

All out of network services are covered at 50% of the fee schedule allowance up to the \$500 Annual Maximum.

Exclusions

- ◆ Cosmetic services and supplies – unless required as the result of an accidental injury occurring while your plan coverage is in effect.
- ◆ Treatment for temporomandibular joint syndrome, or TMJ.
- ◆ Services or supplies that are experimental or investigative in nature.
- ◆ Services or supplies paid for under any law, including expenses incurred as the result of an occupational illness that is covered under Worker's Compensation laws.
- ◆ Any loss, or portion thereof, for which mandatory automobile no-fault benefits are recovered or recoverable.
- ◆ Any service not listed above is excluded from this plan. Including, but not limited to:
laboratory, periodontic, endodontic, removable prosthetics, fixed prosthetics and orthodontic procedures.

Experts in Dental Care

Students who enroll in the UR Dental Plan will be treated by fully qualified dental practitioners from:

- ◆ Eastman Dental
- ◆ Strong Memorial Hospital Eastman Department of Dentistry.

For decades, these institutions have been offering highly skilled general and specialty care to the Greater Rochester community.

Dental Office Appointment Scheduling/Emergency

Appointment Scheduling: All appointments will be scheduled through one telephone number. To schedule an appointment, simply call (585) 273-1593 during the hours of 9 am to 4 pm.

Emergency Care: Please call (585) 273-1593 during the hours of 9 am to 4 pm. After 4 pm call (585) 275-5531 and request the dentist on-call.

Treatment Locations/Hours

Eastman Dental
625 Elmwood Ave.
Rochester, NY 14620

Hours of Service:

Monday-Friday 9 am - 5 pm
Tuesday and Thursday 9 am - 9 pm

Strong Memorial Hospital
Eastman Department of Dentistry
4th Floor of the Ambulatory Center
601 Elmwood Ave.
Rochester, NY 14642

Hours of Service:

Monday-Friday 9 am - 5 pm