



SDC offers added value for the Cincinnati Retirement System

SDC's dental benefits offer a superior value...but the benefits don't stop there! Your SDC plan includes the following value-added benefits:



Find-A-Dentist

Available from any page on our website, our **Find-A-Dentist** tool allows you to find a network dentist near you or quickly determine if your current dentist participates in SDC's network. To find a participating provider near you visit **superiordental.com** or call **(800) 762-3159**. If your dentist is not currently in SDC's network, please call us and we will work to recruit them to join our vast network.



Free Second Opinions

SDC members have the option to get a no-cost second opinion for extensive dental treatment plans that include numerous or costly services. To coordinate a **Free Second Opinion**, members simply call SDC's Member Services Team at (800) 762-3159 (*Monday-Friday, 7:30am-5:00pm*) before seeing a second dentist/specialist.



Discount on cosmetic dental services

SDC's **SmileRider** program provides a 15% discount on cosmetic or other non-covered dental services from a participating subset of SDC's network dentists. This value-added benefit is available to all members at no extra charge! Participating **SmileRider** dentists can be found through our Find-A-Dentist online search tool at **superiordental.com**.



SDC Mobile

Download SDC's free mobile app from your device's app store for instant, on-the-go access to your Mobile ID card, benefit information, claims and Find-A-Dentist.



ENROLLMENT INFORMATION Cincinnati Retirement System (CRS)

Group Number D8229

Contract Period: 1/1/2019 through 12/31/2019

SUPERIOR SMILES START WITH SUPERIOR DENTAL CARE

Dental coverage through SDC offers financial protection for maintaining oral health **and** helps care for general health in the process. Regular oral exams, like those covered by your SDC plan, prevent and detect dental problems before they turn into something serious. A simple routine dental check-up could even save your life, as major health problems can first show symptoms in the mouth. Sign up today for your new **SUPERIOR** dental coverage...and let SDC keep you **smiling for a lifetime!**

Plan #1117	In Network	Out of Network*
Preventive <i>oral exams, x-rays, cleanings, fluoride treatments for children, emergency treatment, sealants for children, space maintainers</i>	100%	100%
Basic <i>fillings, root canal therapy, oral surgery, extractions, repairs & recementation, periodontal treatment</i>	80%	80%
Major <i>crowns, onlays, bridges, dentures</i>	50%	50%
Contract Maximum <i>per member, per contract period; applies to Preventive, Basic & Major services</i>	\$1,200.00	\$1,200.00
Orthodontia	50%	50%
Orthodontia Maximum <i>lifetime maximum applies to Orthodontic services</i>	\$1,200.00	\$1,200.00
Deductible <i>applies to Basic & Major services and follows the contract period</i>	\$50/\$150	\$50/\$150
Copay <i>applies to Preventive exams</i>	N/A	N/A
Network Access	No Balance Billing	Balance Billing Possible

*Any out of network service may be subject to a "balance bill" for any amount that the dentist's charge exceeds SDC's then current allowable amount for an eligible service.

To review the complete List of Covered Services, refer to SDC's Evidence of Coverage or the Schedule of Benefits associated with the plan number above.

Monthly Rates	
Employee	\$27.89
Employee + Spouse	\$55.56
Employee + Child(ren)	\$54.14
Family	\$82.07

Rates listed are valid only for the plan above and for the contract period listed above.

PROTECT YOUR SMILE...AND YOUR MONEY!

SDC's dental plans focus on preventive services like cleanings and exams that can help you avoid major dental procedures and save you money. Without SDC dental coverage, the cost of an emergency dental procedure that wasn't detected and treated early can easily reach thousands of dollars. Additionally, SDC will provide a **Free Second Opinion** by a participating dentist for extensive treatment plans. This is provided at no cost and without utilizing any portion of the individual's Contract Maximum. This benefit is required to be coordinated, in advance, through SDC's Dentist and Member Services team.

NEARLY 650,000 NETWORK ACCESS POINTS ACROSS THE COUNTRY

NO WAITING PERIODS | NO BALANCE BILLING (in network) | NO CLAIM FORMS (in network) | NO MISSING TOOTH EXCLUSION

Notice: Any person obligated for any part of a pre-payment may cancel such agreement within 72-hours after having signed the agreement or offer to enroll. Cancellation occurs when written notice of cancellation is given to SDC or its agents or other representatives.

Warning: If you or your family members are covered by more than one healthcare plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

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KEEPING YOU AND YOUR FAMILY SMILING FOR A LIFETIME

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