



altus dental™

Altus Dental Insurance Company, Inc.

Register today at altusdental.com

Taking good care of your teeth and gums is an important part of keeping your whole body healthy.

When you register at altusdental.com, you can take charge of your oral health and:



Register for paperless communications



See if your dentist participates or locate a new one



Understand the costs of dental care in your area



See how you've used your dental benefits this year



Learn more about your Altus Dental plan



Get tips to keep your smile healthy

Registering at our site is easy. Follow these steps:

1

Go to altusdental.com to register

2

Under "Log In To Your Account," click on "Click Here to Register"

3

Click on "Member with Coverage"

4

Enter the subscriber's information



Once you've registered, we'll occasionally send you e-mails with information and quick tips that make it easy to have a healthy smile.

NOTICE OF NONDISCRIMINATION AND ACCESSIBILITY POLICY

Altus Dental Insurance Co. does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-223-0588.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-877-223-0588.



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Benefit Highlights

Plus Plan

Welcome to Altus Dental

This flyer highlights your dental benefits and explains how your Plus plan works. At Altus Dental, we pride ourselves on providing our members with excellent customer service. We look forward to providing you and covered family members with dental insurance. When your coverage begins, we will send you an ID card and a Certificate of Coverage.

How to Contact Us

INTERNET

You can access your account information online 24 hours a day, 7 days a week at www.altusdental.com.

INFOLINE

1.877.223.0588

InfoLine, our automated telephone information system, is also available 24 hours a day, 7 days a week.

CUSTOMER SERVICE

1.877.223.0588

Our customer service representatives are available Monday – Thursday 8 am to 7 pm and Friday 8 am to 5 pm, ET.

TOWN OF SHREWSBURY

The annual maximum is: \$1500 per member per calendar year
The annual deductible is: \$50 per individual / \$150 per family
The maximum lifetime cap is: Unlimited

Pretreatment estimates are recommended for underlined procedures.

Plan pays 100%; Member Coinsurance 0% (exempt from calendar year maximum)

- Two oral exams per calendar year
- Two cleanings per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- One set of bitewing x-rays per calendar year
- One complete x-ray series or panoramic film every 36 months
- Single x-rays as required
- Sealants for children under age 16, once per unrestored permanent molar every 36 months

Plan pays 100%; Member Coinsurance 0%

- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months
- Periodontal maintenance following active therapy – two per year

Plan pays 80%; Member Coinsurance 20% Deductible Applies

- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Amalgam (silver) fillings. Composite (white) fillings on all teeth.
- Extractions and other routine oral surgery not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for complex surgical procedures
- Root canal therapy
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges
- Rebasing or relining of partial or complete dentures; once every 60 months
- Root planing and scaling once per quadrant every 24 months
- Osseous (bone) surgery once per quadrant every 24 months (bone grafts are not covered)
- Gingivectomies once per site every 24 months
- Soft tissue grafts once per site every 60 months
- Crown lengthening once per tooth every 60 months

Plan pays 50%; Member Coinsurance 50% Deductible Applies

- Crowns over natural teeth, build ups, posts and cores -replacement limited to once every 60 months
- Bridges, build ups, posts and cores, crowns over implants - replacement limited to once every 60 months
- Partial and complete dentures - replacement limited to once every 60 months
- Surgical placement of endosteal implant and abutment, replacement limited to once every 60 months

Dependent Coverage – Dependent children are covered up until the end of the month they turn age 26

Already enrolled in a plan?

Register at altusdental.com to:

- Learn more about your Altus Dental plan
- See how you've used your dental benefits
- Get tips to keep your smile healthy
- Register for paperless communications

**altus
dental**[™]

Altus Dental Insurance Company, Inc.

10 Charles Street
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Preventive Rewards Program



Preventive Rewards Program

Nothing is more important to us than your oral health. That's why we've introduced the Preventive Rewards Program.

When you choose this benefit enhancement, none of your preventive dental services affect your annual maximum, allowing you to stretch your benefit dollars.

Here's how the Preventive Rewards Program works*:

- Let's say your annual maximum is **\$1,500**
- Each year, you receive:
 - **Two cleanings**
 - **Two exams**
 - **X-rays**
 - **Fluoride Treatment**
 - **Sealants**
- At the end of the year, your annual maximum **remains \$1,500**

** Example only. Refer to your specific coverage.*

The Savings Add Up

Wondering how preventive benefits affect your annual maximum? Here's an example:

	With OUT Option	With Option
WE PAY*	Annual Maximum	\$1500
	First Exam	\$30
	Second Exam	\$30
	First Cleaning	\$78
	Second Cleaning	\$78
	X-Rays (Full Mouth)	\$105
	Fluoride Treatment	\$25
	Sealants (4)	\$184
Remaining Maximum	\$970	\$1,500

**This example is based on preventive benefits covered at 100%. Please refer to your benefit summary for details on your specific coverage.*

That's it – no criteria to meet and this benefit enhancement is yours every year.

Why Preventive Services Matter

Your mouth is a window to your body. Diseases such as cancer, heart disease, kidney disease and diabetes can sometimes be identified by your dentist during preventive services like routine dental exams, cleanings and x-rays.

Prevention plays a key role in good oral health, and that can lead to good overall health. Ask about our Preventive Rewards Program today.

