



Membership Guidelines

SmileShare

EFFECTIVE October 1, 2022

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Letter From the Founder

Dear Valued Member,

Thank you for choosing Altrua HealthShare for your Health Care Sharing needs!

Altrua HealthShare dba Altrua Ministries and Altrua SmileShare is a nationally recognized faith-based Health Care Sharing Ministry recognized by CMS* that consists of individuals and families across the nation. Our Membership is a community of likeminded, health-conscious people, providers and members dedicated to honoring God while improving healthcare by "Caring for One Another."

Members care for one another through heeding the scriptures that instruct us to bear the burdens of one another. Altrua HealthShare is inclusive, a membership developed based on Biblical principles that are established for living a clean, healthy, and honorable lifestyle. We deliver outstanding state of the art member-centered health and dental care sharing solutions which allow us to shape the future of healthcare through our unique membership.

As a Member of Altrua SmileShare, you never have to worry about waiting for checks from other Members or waiting for other Member's bank accounts to distribute share amounts; the unique Altrua HealthShare and SmileShare platforms and escrow account provides an efficient and timely experience for member-to-member sharing.

We want you to be involved in your own health and dental care and encourage you to utilize our Altrua SmileShare App (powered by Bento) that is designed especially for you. It is very important that you read these Membership Guidelines carefully. Your understanding of them will lead to greater success with your Altrua HealthShare Membership. The Membership Guidelines are available through the Bento App.

Again, thank you for joining the thousands of individuals and families across the nation who have made the same decision as you to join the Altrua SmileShare Membership.

For any questions or concerns, please call: 1.833.3-ALTRUA (258782)



Randall L. Sluder

CHIEF EXECUTIVE OFFICER

CMS (The Centers for Medicare & Medicaid Services), is a federal agency within the United States Department of Health and Human Services (HHS) that administers the Medicare program and works in partnership with state governments to administer Medicaid, the Children's Health Insurance Program (CHIP), and health insurance portability standards

DISCLAIMER

Altrua SmileShare is NOT insurance. Altrua SmileShare is a Health Care Sharing Ministry (HCSM) , in which all Members agree to a Statement of Standards, based on a shared set of beliefs. Altrua SmileShare Members share in each other's dental needs through a member escrow account.

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Quick Start Guide

Start with these three easy steps:

Get your member ID and download the Bento App.

The Altrua SmileShare Membership is powered by our partner, Bento. After you receive your SmileShare ID via email, you will be able to log into the Bento Dental App. Once you receive your SmileShare ID your Membership begins, the App gives you one convenient place to review appointments, find a new dentist, keep track of your treatment plans, see the status of what services have been shared in, and more. Through the App, you will be connected to the Bento Affiliated Dentists, which gives you access to thousands of dentists and dental specialists nationally.

Get to know your Membership.

It is important to review the Membership Guidelines of your new Membership. Health sharing is not insurance, and because it is not, it works differently than what you may be used to. You can access the Membership Guidelines online at any time at dental.ahs.family.

Familiarize yourself with the Altrua SmileShare Membership terms and definitions.

Check out the Glossary of Terms here in the Membership Guidelines. It is a great way to understand the terminology we use as a health care sharing membership and how it applies to your dental health.

How Does My Membership Work?

1. **After you receive your member ID via email, download and log into the Bento App via the HealthShare/DentalShare option. You can also go to bento.net/altruamembers if you choose not to use the App.**
2. **Look for the Bento Dentist you would like to use or find a new dentist through the search feature or use the search feature at bento.net/find-a-dentist/.**

Enter in your appointment information so that Bento Concierge can call your dentist ahead of time and provide them with your Membership Guidelines.

3. **After your appointment is completed, the App will update with the details of the plan share as well as the portion of your co-share and/or MRA you may owe.**

4. You are done! Now smile!

The Altrua SmileShare Membership helps you and your family pay for dental care. Under your membership, you may receive treatment from any dentist affiliated with Bento's. The Membership will reimburse a specified percentage for eligible services. There are waiting periods for Major Restorative and for Orthodontia only once you become a Member. But you can begin to use your membership immediately upon your membership effective date for all other services.

As part of your membership, you will have an MRA and a co-share amount. The MRA (Member Responsibility Amount) is the amount you are responsible to pay before the Altrua SmileShare Membership will begin to share in your dental needs; you chose this amount when you signed up for your membership. The co-share amount is the amount that you are responsible for paying at the time of service.

When you use a Bento provider, you are responsible for payment of the co-share amount of the provider's negotiated fee. The Membership shares in the remaining balance directly to a participating Bento provider. For example, if the Membership shares in 70%, your co-share amount would be 30% of the Bento provider's negotiated fee. The percentages vary based on the membership level you selected when you enrolled.

You are eligible to participate in the Membership if you meet the eligibility requirements described in the Altrua SmileShare Membership Guidelines. You also have the option to include your qualified dependents who meet the eligibility requirements described in the Membership Guidelines.

Here is something else that will make you smile about your Altrua SmileShare Membership: a portion of your contribution each month will go to Altrua Ministries to benefit dental non-profit organizations who help treat children with cleft palates and other debilitating dental conditions. You are literally bringing smiles to others by being part of Altrua SmileShare family! Dr. Kevin Hull, director of Altrua Ministries, says "We were founded 25 years ago on the idea of caring for one another. It was the original mission and vision of Altrua Ministries and it is so exciting to continue, as we now help bring smiles through Altrua SmileShare to those who would not otherwise have access to dental care."

I Have Some Questions...

1. Eligibility for Membership

1. Who can join the Altrua SmileShare Membership?

You and any qualified dependents you include on a Membership Enrollment Application must each agree to alignment with the beliefs and standards of Altrua SmileShare as stated in the Statement of Standards. If you have dental needs that result from actions contrary to the Statement of Standards, those needs may be deemed ineligible for sharing and may result in termination from the Membership.

2. What is the Statement of Standards?

I agree to live a clean and healthy lifestyle and I share the following ethical and religious beliefs:

- I believe in caring for one another.
- I believe in keeping my body clean and healthy with proper nutrition.
- I believe that excessive alcohol consumption, as well as the use of tobacco or illicit drugs, is harmful to the body and soul.
- I believe sexual relations outside the bond of marriage are contrary to the teachings of the Bible and that marriage should be held in honor.
- I believe abortion is wrong, except in a life-threatening situation to the mother.
- I believe it is my obligation to care for my family, and that physical, mental, or emotional abuse of any kind to a family member, or to anyone else, is morally wrong. Dentists

3. How can a dentist join Bento?

If your dentist is not a member of the Bento program, he or she may sign up at dentists.bento.net.

To become a member of the program, the dentist must satisfy Bento's credentialing criteria and agree to Bento's fee schedule. Not all dentists who apply are guaranteed admittance to the Bento Affiliated Dentists.

4. What happens if I am referred to a non-affiliated dentist?

If you start your treatment with a Bento dentist and then are referred to a non-affiliated dentist, the services of the non-affiliated dentist will be shared at the Membership's respective rates for non-affiliated providers.

5. What are the participating dentists' qualifications?

Dentists participating in the Bento affiliation undergo a credential-checking process that focuses on practice location, specialty, licensing, utilization, malpractice coverage and history, and emergency care arrangements. Participating dentists are periodically re-credentialed by Bento Dental and are also monitored periodically to ensure proper utilization patterns.

6. Where can I get a list of Bento dentists and specialists?

To view the provider list, open your Bento App and select 'Find a Dentist.' If your dentist is not included, use the 'Refer A Dentist' feature and the Bento Development team will reach out to the dentist.

7. Does the Membership share in dental services or treatment outside the United States?

No, the Membership does not share in dental services and treatment you receive outside the United States

What is Included in My SmileShare Membership?

The SmileShare Membership shares in the following eligible services, in each category at the following percentages after your MRA (Member Responsibility Amount) has been met. The table below provides a summary of the features shared in by the Membership for eligible services.

Participants can either use a Bento or a non-affiliated provider.

For more detailed information on shared services, including information on co-share amounts, please refer to "Eligible Dental Needs and CDT Codes."

In addition to your MRA (Member Responsibility Amount), you will also want to note that there may be co-share amounts that you will pay as part of your dental services. For example, if you are on the Plus Membership and at the beginning of your membership year you have a cavity filled as part of Basic Restorative care, you would pay a \$40 MRA (assuming you had not yet met your MRA) and then you would have a 30% co-share amount if you use a Bento Dentist, with Altrua SmileShare sharing in the remaining 70% of the negotiated cost.

Below is the list for eligible services for each level of membership:

	PLUS MEMBERSHIP	STANDARD MEMBERSHIP	ESSENTIAL MEMBERSHIP
	\$2000 per Member per year	\$1000 per Member per year	\$500 per Member per year
Lifetime Ortho Max	\$1000 Ortho lifetime per membership	n/a	n/a
MRA: Preventative and Diagnostic	No MRA	No MRA	No MRA
MRA: Basic and Major Restorative	\$40 MRA per Member per year	\$50 MRA per Member per year	No MRA
Preventative and Diagnostic Sharing	100% Bento Dentists / 90% Non-Bento Dentists	100% Bento Dentists / 60% Non-Bento Dentists	100% Bento Dentists Only
Major Restorative Sharing (90-day waiting period)	50% Bento Dentists / 25% Non-Bento Dentists	25% Bento Dentists Only	n/a
Basic Restorative Sharing	70% Bento Dentists / 60% Non-Bento Dentists	50% Bento Dentists / 40% Non-Bento Dentists	20% Bento Dentists Only
Orthodontic Sharing (180-day waiting period)	50% for Bento Dentists/ 50% for Non-Bento Dentists	n/a	n/a

1. PREVENTATIVE AND DIAGNOSTIC SHARING

The Membership shares at:

- ❖ Plus Membership: 100% Bento Dentists / 90% Non-Bento Dentists
- ❖ Standard Membership: 100% Bento Dentists / 60% Non-Bento Dentists
- ❖ Essential Membership: 100% Bento Dentists Only

1. ORAL EXAMS

- Comprehensive oral evaluation - new or established patient, once every 60 months
- Limited oral evaluation - problem focused; once every 12 months
- Periodic oral evaluation - established patient; twice in 12 months

2. X-RAYS

- Single tooth x-rays, as needed
- Bitewing x-rays, once every 12 months
- Full mouth x-rays, once every 60 months
- Panoramic x-rays, once every 60 months, does not share frequency with FMX

3. ROUTINE DENTAL CARE

- Routine cleaning, twice in 12 months, beginning on your effective date
- Periodontal cleanings, once every 3 months after active periodontal treatment, not to exceed twice in 12 months if combined with routine cleanings
- Fluoride treatments, twice in 12 months for members under age 19
- Sealants for children under 16, once per unrestored permanent molar every 36 months
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months

2. MAJOR RESTORATIVE SHARING (90-Day waiting period for Plus and Standard Memberships)

The Membership shares at:

- ❖ Plus Membership: 50% Bento Dentists / 25% Non-Bento Dentists
- ❖ Standard Membership: 25% Bento Dentists Only
- ❖ Essential Membership: n/a

1. CROWNS

Crowns; once per tooth in 60 months

2. IMPLANTS

- Endosteal implant (D6010), once per tooth in 84 months.
- Custom Abutment (D6057), once per tooth in 60 months
- Abutment supported porcelain/ceramic crown (D6058), once per tooth in 60 months

3. TOOTH REPLACEMENT (PROSTHODONTICS)

- Removable complete or partial dentures, including services to fabricate, measure, fit, and adjust them; once in 60 months

- Fixed bridges and crowns (when part of a bridge), including services to fabricate, measure, fit, and adjust them; once per tooth in 60 months
- Replacement of dentures and bridges, but only when they are installed at least 60 months after the initial placement and only if the existing appliance cannot be made serviceable
- Temporary partial dentures to replace any of the six upper or lower front teeth, but only if they are installed immediately after the loss of teeth and during the period of healing
- Single tooth dental endosteal implants when the implant replaces permanent teeth through second molars, once per tooth in 60 months

4. ROOT CANAL TREATMENT (ENDODONTICS)

- Root Canal on permanent teeth, once per tooth Vital pulpotomy, limited to deciduous teeth
- Retreatment of prior root canal on permanent teeth, once per tooth after 24 months have elapsed from initial treatment
- Root end surgery on permanent teeth, once per tooth

5. GUM TREATMENT (PERIODONTICS)

- Periodontal scaling and root planing, one per quadrant in 24 months (all four quads can be completed same day)
- Periodontal surgery, once per quadrant in 36 months

6. ORAL SURGERY

- Simple tooth extractions, once per tooth
- Erupted or exposed root removal, once per tooth
- General anesthesia or intravenous sedation for complex surgical procedures

3. BASIC RESTORATIVE SHARING

The Membership shares at:

- Plus Membership: 70% Bento Dentists / 60% Non-Bento Dentists
- Standard Membership: 50% Bento Dentists / 40% Non-Bento Dentists
- Essential Membership, 20% Bento Dentists Only

1. FILLINGS

- Amalgam (silver) fillings; one filling per tooth surface every 24 months
- Composite resin (white) fittings; one filling per tooth surface every 24 months
- Temporary fillings; one filling per tooth

2. PROSTHETIC MAINTENANCE

- Repair of partial or complete dentures and bridges, once per 12 months after 24 months of initial insertion
- Reline or rebase partial or complete dentures, once within 36 months
- Replacement of crowns, onlays and bridges, once per tooth

3. OTHER NECESSARY SERVICES

Dentalcare to relieve pain (palliative care). 4 occurrences in 12 months

4. ORTHODONTIC SHARING

The Membership shares at:

- Plus Membership: 50% for Bento Dentists/ 50% for Non-Bento Dentists (180-day waiting period)
 - Complete orthodontic exam
 - Comprehensive or Limited active orthodontic treatment. including appliances
- Standard Membership: n/a
- Essential Membership: n/a

(This description of services is subject to change.)

A Few Things to Note:

- No missing tooth clause
- This membership does not downgrade composites
- The coordination of benefits is standard

For the following procedures, the expense is incurred, and the procedure is considered started when:

- the denture or fixed bridgework impression is taken,
- the crown work preparation of the tooth has begun, or
- the root canal therapy work on the tooth has begun.

What Else Should I Know?

Altrua SmileShare

1. How long has Altrua Ministries been in operation?

Altrua HealthShare, including its predecessor, Blessed Assurance Bulletin, has been sharing medical needs among Members since 1996 and have saved or shared more than \$100,000,000 to date. Altrua Ministries is now sharing in dental needs through Altrua SmileShare. Altrua HealthShare and Altrua SmileShare are both DBAs of Altrua Ministries, Inc., a 501(c)(3) organization.

2. Is Altrua SmileShare dental insurance?

Altrua SmileShare is not dental insurance and Altrua Ministries is not an insurance company. The Membership is a health care sharing ministry that facilitates member-to-member sharing through an escrow account. All Members' monthly contributions are deposited into the escrow account from which all eligible dental needs are shared on a member-to-member basis.

3. How are my contributions kept by Altrua SmileShare and what assurance do I have that they will be properly shared for dental needs?

At Altrua SmileShare, we operate with honesty and integrity, according to biblical standards. We keep your Member contributions in an escrow account. Altrua SmileShare engages an independent certified public accountant to audit its financial statements annually in accordance with generally accepted accounting principles (GAAP). The governing board communicates regularly with management and, when appropriate, with the Altrua SmileShare independent certified public accountant regarding any material deficiencies or risks in the financial management or operations of Altrua SmileShare. Altrua SmileShare has instituted separation of duties practices in the receipt and disbursement of all administrative funds and funds used for sharing dental expenses as established by GAAP and GAAS (Generally Accepted Auditing Standards).

When you give a monthly contribution, those contributions are placed in the escrow account and held in trust for sharing of dental needs. A small amount of your contribution is set aside for daily operations and your eligible dental needs are processed as they are submitted. Eligible dental needs are paid directly to your provider to pay your eligible bills or, if you have already made payment, you are reimbursed for your eligible dental needs. If you have any doubt about whether a dental need is eligible, please call the Bento Concierge at #800-985-9073 to determine if your level of membership shares in the requested service. If you are using a non-Bento affiliated dentist, Bento Concierge can help you with eligibility questions and financial estimates.

4. What is a membership escrow?

An escrow account is a financial instrument in which assets are held by a third party (Altrua SmileShare) on behalf of our Members.

5. How do claims get processed?

The Altrua SmileShare Membership is NOT an insurance company and our Members do not file 'claims.' Altrua SmileShare Members share in eligible dental needs. Altrua SmileShare processes eligible dental needs for sharing among the Membership. Your dental provider may submit your dental needs by using the instructions within the Member Portal or the Altrua SmileShare powered by Bento App. Once the dental need is received

and determined eligible for sharing, the dental need is assessed, and MRAs are applied, the Membership will share in the amount directly with your provider from the membership escrow account. Should you choose to mail in your dental need, you may do so at:

Bento

PO BOX 9028, Boston MA 02114
or fax to 844-214-4888.

6. Is Altrua SmileShare exempt from the Affordable Care Act?

We are recognized by Centers for Medicaid and Medicare Services (CMS) as a Health Care Sharing Ministry and all active Members are eligible for exemption from any federal tax penalty. While the federal tax penalty is currently zero, there are some states that have enacted their own requirements. See the Affordable Care Act for more information. <https://altruahealthshare.org/tax-information/>.

7. How will Altrua SmileShare handle my private personal, medical, and dental information?

Although Altrua SmileShare is not an insurance company, we require all our employees and necessary service providers to be HIPAA certified and adopt all the basic tenets of the HIPAA Privacy Standards. You can learn more about HIPAA standards at the U.S. Department of Health & Human Services website.

Membership

8. What is the monthly “premium” amount?

Altrua SmileShare Members do not have a monthly premium. Our Members receive a Monthly Contribution Request. The amount varies based on which membership level you have chosen and the number of eligible members included in your family membership.

9. Who can take part in the Membership?

Our Membership is for anyone who believes in living a healthy lifestyle and can agree to our Statement of Standards.

10. What if I become a Member and then decide that a Health Care Sharing Ministry is not right for me and/or my family?

At Altrua SmileShare, we understand that this may be your first time considering a Health Care Sharing Ministry as an affordable dental care option. If during your membership, you decide that Altrua SmileShare is not the right fit for you, you can cancel at any time. Please note any amounts contributed are nonrefundable including the ministry donation and application fee.

11. Can I be a Member of Altrua SmileShare and still have dental insurance?

Yes, a Member can have traditional dental insurance through work or another source. Members can utilize the Altrua SmileShare Membership to share in the portion of eligible dental needs that the dental insurance plan does not cover. Altrua SmileShare will always be secondary in the sharing of eligible dental needs to any other insurance or liable party.

12. Is my Altrua SmileShare membership based on the calendar year or when I started my membership?

Your annual amounts are based on the effective date of your enrollment. For example, if you and your family started your Altrua SmileShare membership on March 1, 2022, then your membership, including your MRA and Annual Max Sharing Amounts, are based on the effective date. In this example, your membership year would go from March 1, 2022 to February 28, 2023.

MRA and Co-Share Amounts

13. What is the deductible amount?

Altrua SmileShare Members do not have deductibles. Members have Member Responsibility Amounts (MRAs) that vary according to the specific membership chosen. The MRA is the dollar amount that a Member must pay toward eligible dental needs before any bill may be shared among Members. For example, if you are on the Standard membership and your annual MRA is \$50, then the first \$50 of eligible dental needs will not be eligible for sharing; it is your responsibility. You also have a co-share amount for certain dental services. This is the percentage you pay for certain services. You can review those percentages in the table in the "What is Included in My SmileShare Membership" section.

14. What is the Annual Max Sharing Limit?

The Annual Max Sharing Limit is the total dollar amount the Membership will share in for your membership year. For example, if you are on the Plus Membership, the Membership will share in up to \$2000 for your 12-month of membership. Once that maximum amount is shared by the Membership, any further expenses during your year of membership would be your responsibility.

15. Are there expenses the Membership will share in before I meet my MRA?

The following expenses are shared in without first having to meet your MRA:

- Preventive and diagnostic services
- Orthodontia services (eligible under the Plus membership only)

16. What expenses are not applied to the MRA?

If you receive dental services that are not shared in by the Membership, those costs will not apply to your MRA. Additionally, any expenses that are in excess of reasonable and customary charges will not apply to the MRA.

17. Can I carry over any dental expenses from one year to the next to meet my MRA?

No, expenses that apply toward your MRA in one membership effective year cannot be applied toward the next membership effective year MRA.

Sharing

18. Does the Membership share in treatment that started before my membership effective date?

No. The Membership does not share in any treatment performed before you or your included family member was enrolled in Altrua SmileShare.

19. Does the Membership continue to share in orthodontia or any other treatments in progress after my membership ends?

No, the Membership will not continue to share in treatment in progress after your membership ends.

Dentists

20. What do I tell my provider when I need dental attention?

Members can explain to any dental provider or facility that they are affiliated with Bento Dentists. Show your provider the Altrua SmileShare Member ID card on the Bento App.

21. What is the Bento Dentist Network?

Bento Dentists are dentists we have vetted across the nation for our Members who have an outstanding quality of care and who work with us on negotiated pricing, all to bring you the absolute best experience. As an Altrua SmileShare Plus or Standard Member, you can go to any dentists nationwide, and as a Plus, Standard, or Essential Member, you have access to the entire national Bento Affiliation of over 350,000 dental access points. You will enjoy great dental care, better pricing, and convenience when you receive your dental care from Bento Dentists and Bento Partner Dentists. (Affiliated Dentists are neither agents nor employees of Bento. The availability of any particular provider cannot be guaranteed, and provider affiliation is subject to change.)

22. Can I use a non-Bento-affiliated dentist?

Essential Members cannot use a dentist who is not a Bento Affiliated Dentist. Standard and Plus Members can, however, your Member Responsibility amount (MRA) expenses may be higher. The Membership's sharing for services received from Non-Bento Dentists (non-affiliated) is based on either the dentist's fee or the maximum allowed charge (MAC) by the membership for Non-Bento Dentists, whichever is lower. If the patient (Bento Member) utilizes the services of a Non-Bento Dentist whose fees are higher than the maximum sharing allowed by the plan, the patient is responsible for any differences between the membership's share and the total submitted charges. Sharing for non-affiliated dentists is not available in US Territories.

23. How is my non-affiliated dentist paid?

Simply provide your dentist with your Bento Member ID and Membership Guidelines. Bento will process the membership reimbursement based on the dental needs form your dentist files on your behalf.

24. What is the billing process for Bento Dentists and non-affiliated dentists?

BILLING PROCESS FOR DENTISTS

Dentists Instructions:

Any provider can sign up to use the free Bento Dentist Portal.

Why should dentists use the Bento Dentist Portal?

- Immediate direct reimbursements from the membership and patient via check or ACH

- No processing fees
- Real-time patient eligibility
- No retroactive denials or billing issues
- 100% membership reimbursement / cost accuracy
- Instant pre-treatment authorizations

Go to the portal at dentists.bento.net

- ❖ First time accessing the portal? Select "Create Your Free Bento Account" to get started.
- ❖ Bento is not an insurance company and charges a \$1.59 processing fee for non-portal reimbursements for practices that do not use Bento's free checkout option.
- ❖ Bento's online checkout is the most secure and the fastest way to collect for all treatment given to Bento patients and allows for either paper check or ACH.
- ❖ Bento's portal is completely free and allows you to check eligibility, generate estimates, and collect payment all in real time without ever having to file an ADA form.
- ❖ Non-Portal address and fax number for completed ADA forms:

Bento

P.O. Box 9028 Boston, MA 02114
Fax:(855) 214-4888

Bento does not have an ePayer ID.

You are responsible for paying any MRAs as well as the difference between what the Membership shares and what the dentist charges.

Member Services

Bento Concierge is here to help! From providing details to your dentist before your appointment to questions about billing.

smile@bento.net
(800) 985-9073

bentopedia is a one-of-a-kind knowledge base and resource for all things dental. Learn about common procedures, look up billing codes and even see tips from dentists

For all of your questions, visit

Bento.net/bentopedia

Details of Services Shared, Depending on Membership Level

Anesthetics

The Membership shares in:

- separate charges for medically necessary general anesthetics with oral and periodontal surgery
- charges for local anesthetics included in the allowances for treatments requiring local anesthesia.

The Membership does not share in:

- separate charges for analgesia
- separate charges for local anesthetics.

Crowns

The Membership shares in:

- crowns and gold fillings only if a tooth, broken down by decay or injury, cannot be reconstructed by any other filling material
- replacement crowns and gold fillings.

The different Memberships have crown time limits. Replacement crowns will only be shared if the existing crown was installed at least 60 months before its replacement.

The Membership does not share in:

- facing or veneers on molar teeth. Full cast or amalgam restorations are eligible
- reimbursement for a temporary and a permanent crown is limited to the permanent crown charge.

Drugs

The Membership shares in:

- therapeutic drug injections

Any prescriptions you may receive from your dentist generally would be shared under the rules of your medical plan's prescription plan.

Emergency Treatment

The Membership shares in:

- emergency care to relieve pain when no other dental treatment is rendered.

If any other treatment, except X-rays, is given, the sharing is based on that treatment.

Endodontic Treatment (Root Canals)

The Membership shares in:

- root canal therapy and other endodontics treatments.

Oral Surgery and Extractions

The Membership shares in:

- all extractions and other oral surgery.

The Membership does not share in:

- oral surgery postoperative care
- oral surgery treatment of fractures and dislocations

Orthodontia

Plus Membership Only (180-day waiting period)

The Membership shares in:

- diagnostic procedures
- appliance therapy
- functional/myofunctional therapy to correct the position of teeth.

If you use a Bento Dentist (orthodontist), the Membership pays 50% of the provider's negotiated fee, up to the membership's listed lifetime maximum benefit. Your membership will make monthly payments to the dentist office until the shared amount is depleted, the membership ends, or the balance is paid in full, whichever occurs first. There is a Lifetime Sharing Max of \$1000 Ortho Sharing Max per Member per membership. There is a 180-day waiting period for orthodontia.

Periodontics and Periodontal Cleanings

The Membership shares in:

- periodontics, including periodontal surgery, to treat the gum and supporting tissues.

The Membership shares in four periodontal cleanings per membership year (or two periodontal cleanings combined with two regular cleanings) provided one or more of the following periodontal treatments has been performed in two or more quadrants:

- scaling
- root planing
- osseous surgery

Prosthodontics

The Membership shares in:

- dentures or bridges to replace existing appliances, even if the teeth were extracted before coverage began if the appliances are more than 60 months old and cannot be made serviceable
- full or partial dentures and fixed or partial removable bridgework to replace missing natural teeth
- replacing or repairing damaged dentures and adding teeth to existing dentures

The Membership does not share in:

- adjustments to dentures more than six months after installation
- specialized techniques, precision attachments, personalization, or characterization of dentures
- reimbursement for temporary and permanent dentures is limited to the permanent dentures charge.

Space Maintainers

The Membership shares in:

- fixed, unilateral and removable bilateral space maintainers required for maintenance of space resulting from the premature loss of deciduous (baby) teeth

X-rays and Pathology

The Membership shares in:

- bitewing X-rays
- full-mouth X-rays, including panoramic X-rays
- PA X-Rays

Frequency limitations apply to these services. Please see code list.

Disclaimers General Limitations & Additions

General Limitations

The Membership does not share in:

- cosmetic treatment
- replacement for accidental injured teeth
- treatment shared under any other membership sponsored by Altrua Healthshare
- treatment furnished in a US government hospital
- treatment performed before the employee or family member started on the Membership
- services not performed by a dentist except for those services of a licensed dental hygienist which are supervised and billed by a dentist for scaling and polishing of teeth; or fluoride treatments
- treatment required because of teeth grinding (except for occlusal guards)
- replacement of a lost, missing, or stolen crown, bridge, or denture
- services or supplies which are covered by any workers' compensation laws or occupational disease laws
- services or supplies, which are, covered by any employers' liability laws
- services or supplies which any employer is required by law to furnish in whole or part
- services or supplies for which no charge would have been made in the absence of dental membership benefits
- services or supplies which are deemed experimental in terms of generally accepted dental standards
- use of materials or home health aides to prevent decay, such as toothpaste or fluoride gels, other than topical application of fluoride
- instruction for oral care such as hygiene or diet
- charges by the dentist for completing dental forms
- sterilization supplies
- charges for broken appointments
- treatment that would otherwise be free to you.

Diagnostic and Preventive Limitations

The Membership does not share in:

- education or training and supplies used for personal oral hygiene or plaque control and dietary or nutritional counseling
- treatment or appliances to increase vertical dimension (the length of the face determined by the distance of the separation of jaws)

Restorative Limitations

The Membership does not share in:

- reimbursement for a temporary and a permanent crown is limited to the permanent crown charge
- adjustments to dentures within six months of installation
- specialized techniques, precision attachments, personalization, or characterization of dentures
- reimbursement for a temporary and a permanent denture is limited to the permanent denture charge
- oral surgery postoperative
- oral surgery treatment of fracture and dislocation of a tooth
- orthognathic surgery
- replacement of wisdom teeth
- restorations to restore occlusion (chewing or grinding the surface of bicuspid and molar teeth), unless given in connection with orthodontic treatment
- surgery for Temporomandibular Joint Syndrome (TMJ/TMD)

Eligible Dental Services and CDT Codes

CODE	DESC	SERVICE TYPE	PERIOD IN MONTHS	PER_PERIOD	PER_QUADRANT	PER_TOOTH	PER_SURFACE	AGE LIMIT
D0120	Periodic oral evaluation - established patient	PDS	12	2	N	N	N	
D0140	Limited oral evaluation - problem focused	PDS	12	1	N	Y	N	
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	PDS	12	1	N	N	N	
D0150	Comprehensive oral evaluation - new or established patient	PDS	60	1	N	N	N	
D0160	Detailed and extensive oral evaluation - problem focused, by report	PDS	12	1	N	Y	N	
D0170	Re-evaluation - limited, problem focused (established patient; not postoperative visit)	BRS	12	1	N	Y	N	
D0180	Comprehensive periodontal evaluation - new or established patient	PDS	60	1	N	N	N	
D0190	Screening of patient	BRS	60	1	N	N	N	
D0191	Assessment of patient	BRS	60	1	N	N	N	

D0210	Intraoral - complete series of radiographic images	PDS	60	1	N	N	N	
D0220	Intraoral - periapical first radiographic image	PDS	LIFETIME	NO LIMIT	N	N	N	
D0230	Intraoral - periapical each additional radiographic image	PDS	LIFETIME	NO LIMIT	N	N	N	
D0240	Intraoral - occlusal radiographic image	PDS	12	1	N	N	N	
D0250	Extraoral - 2d projection radiographic image created using a stationary radiation source, and detector	PDS	12	1	N	N	N	
D0251	Extraoral posterior dental radiographic image	PDS	12	1	N	N	N	
D0270	Bitewing - single radiographic image	PDS	12	1	N	N	N	
D0272	Bitewings - two radiographic images	PDS	12	1	N	N	N	
D0273	Bitewings - three radiographic images	PDS	12	1	N	N	N	
D0274	Bitewings - four radiographic images	PDS	12	1	N	N	N	
D0277	Vertical bitewings - 7 to 8 radiographic images	PDS	12	1	N	N	N	
D0330	Panoramic radiographic image	PDS	60	1	N	N	N	

D0340	2d cephalometric radiographic image - acquisition, measurement and analysis	PDS	60	1	N	N	N	
D0350	2d oral/facial photographic image obtained intra-orally or extra-orally	PDS	60	1	N	N	N	
D0364	Cone beam ct capture and interpretation with limited field of view - less than one whole jaw	MRS	12	1	N	N	N	
D0365	Cone beam ct capture and interpretation with field of view of one full dental arch - mandible	MRS	12	1	N	N	N	
D0366	Cone beam ct capture and interpretation with field of view of one full dental arch - maxilla, with or without cranium	MRS	12	1	N	N	N	
D0367	Cone beam ct capture and interpretation with field of view of both jaws; with or without cranium	MRS	12	1	N	N	N	
D0368	Cone beam ct capture and interpretation for tmj series including two or more exposures	MRS	12	1	N	N	N	
D1110	Prophylaxis - adult	PDS	12	2	N	N	N	
D1120	Prophylaxis - child	PDS	12	2	N	N	N	14

D1206	Topical application of fluoride varnish	PDS	12	2	N	N	N	19
D1208	Topical application of fluoride - excluding varnish	PDS	12	2	N	N	N	19
D1310	Nutritional counseling for control of dental disease	PDS	12	1	N	N	N	
D1351	Sealant - per tooth	PDS	LIFETIME	1	N	Y	N	19
D1510	Space maintainer , fixed, unilateral, per quadrant. Excludes a distal shoe space maintainer.	BRS	LIFETIME	1	Y	Y	N	14
D1515	Space maintainer - fixed - bilateral	BRS	LIFETIME	1	Y	Y	N	
D1516	Space maintainer , fixed , bilateral, maxillary	BRS	LIFETIME	1	N	N	N	14
D1517	Space maintainer , fixed , bilateral, mandibular	BRS	LIFETIME	1	N	N	N	14
D1520	Space maintainer, removable, unilateral, per quadrant	BRS	LIFETIME	1	Y	Y	N	14
D1526	Space maintainer, removable, bilateral, maxillary	BRS	LIFETIME	1	N	N	N	14
D1527	Space maintainer , removable , bilateral, mandibular	BRS	LIFETIME	1	N	N	N	14

D1555	Removal of fixed space maintainer	BRS	LIFETIME	1	N	N	N	
D2140	Amalgam - one surface, primary or permanent	BRS	24	1	N	Y	N	
D2150	Amalgam - two surfaces, primary or permanent	BRS	24	1	N	Y	N	
D2160	Amalgam - three surfaces, primary or permanent	BRS	24	1	N	Y	N	
D2161	Amalgam - four or more surfaces, primary or permanent	BRS	24	1	N	Y	N	
D2330	Resin-based composite - one surface, anterior	BRS	24	1	N	Y	N	
D2331	Resin-based composite - two surfaces, anterior	BRS	24	1	N	Y	N	
D2332	Resin-based composite - three surfaces, anterior	BRS	24	1	N	Y	N	
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	BRS	24	1	N	Y	N	
D2390	Resin-based composite crown, anterior	BRS	24	1	N	Y	N	
D2391	Resin-based composite - one surface, posterior	BRS	24	1	N	Y	N	

D2392	Resin-based composite - two surfaces, posterior	BRS	24	1	N	Y	N	
D2393	Resin-based composite - three surfaces, posterior	BRS	24	1	N	Y	N	
D2394	Resin-based composite - four or more surfaces, posterior	BRS	24	1	N	Y	N	
D2510	Inlay - metallic - one surface	MRS	60	1	N	Y	N	
D2520	Inlay - metallic - two surfaces	MRS	60	1	N	Y	N	
D2530	Inlay - metallic - three or more surfaces	MRS	60	1	N	Y	N	
D2542	Onlay - metallic - two surfaces	MRS	60	1	N	Y	N	
D2543	Onlay - metallic - three surfaces	MRS	60	1	N	Y	N	
D2544	Onlay - metallic - four or more surfaces	MRS	60	1	N	Y	N	
D2610	Inlay - porcelain/ceramic - one surface	MRS	60	1	N	Y	N	
D2620	Inlay - porcelain/ceramic - two surfaces	MRS	60	1	N	Y	N	
D2630	Inlay - porcelain/ceramic - three or more surfaces	MRS	60	1	N	Y	N	

D2642	Onlay - porcelain/ceramic - two surfaces	MRS	60	1	N	Y	N	
D2643	Onlay - porcelain/ceramic - three surfaces	MRS	60	1	N	Y	N	
D2644	Onlay - porcelain/ceramic - four or more surfaces	MRS	60	1	N	Y	N	
D2650	Inlay - resin-based composite - one surface	MRS	84	1	N	Y	Y	
D2651	Inlay - resin-based composite - two surfaces	MRS	84	1	N	Y	Y	
D2652	Inlay - resin-based composite - three or more surfaces	MRS	84	1	N	Y	Y	
D2662	Onlay - resin-based composite - two surfaces	MRS	84	1	N	Y	Y	
D2663	Onlay - resin-based composite - three surfaces	MRS	84	1	N	Y	Y	
D2664	Onlay - resin-based composite - four or more surfaces	MRS	84	1	N	Y	Y	
D2710	Crown - Resin-based Composite (indirect)	MRS	60	1	N	Y	N	
D2712	Crown - 3/4 resin-based composite (indirect)	MRS	60	1	N	Y	N	
D2720	Crown - resin with high noble metal	MRS	60	1	N	Y	N	

D2721	Crown - resin with predominantly base metal	MRS	60	1	N	Y	N	
D2722	Crown - resin with noble metal	MRS	60	1	N	Y	N	
D2740	Crown - porcelain/ceramic substrate	MRS	60	1	N	Y	N	
D2750	Crown - porcelain fused to high noble metal	MRS	60	1	N	Y	N	
D2751	Crown - porcelain fused to predominantly base metal	MRS	60	1	N	Y	N	
D2752	Crown - porcelain fused to noble metal	MRS	60	1	N	Y	N	
D2753	Crown - porcelain fused to titanium and titanium alloys	MRS	60	1	N	Y	N	
D2780	Crown - 3/4 cast high noble metal	MRS	60	1	N	Y	N	
D2781	Crown - 3/4 cast predominantly base metal	MRS	60	1	N	Y	N	
D2782	Crown - 3/4 cast noble metal	MRS	60	1	N	Y	N	
D2794	Crown - titanium	MRS	60	1	N	Y	N	
D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	BRS	LIFETIME	1	N	Y	N	

D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	BRS	60	1	N	Y	N	
D2920	Re-cement or re-bond crown	BRS	LIFETIME	1	N	Y	N	
D2929	Prefabricated porcelain/ceramic crown - primary tooth	MRS	60	1	N	Y	N	
D2930	Prefabricated stainless steel crown - primary tooth	BRS	LIFETIME	1	N	Y	N	16
D2931	Prefabricated stainless steel crown - permanent tooth	BRS	24	1	N	Y	N	19
D2932	Prefabricated resin crown	MRS	60	1	N	Y	N	
D2934	Prefabricated esthetic coated stainless steel crown - primary tooth	BRS	60	1	N	Y	N	
D2940	Protective restoration	BRS	LIFETIME	1	N	Y	N	
D2950	Core buildup, including any pins when required	BRS	60	1	N	Y	N	
D2951	Pin retention - per tooth, in addition to restoration	BRS	60	1	N	Y	N	
D2952	Post and core in addition to crown, indirectly fabricated	MRS	84	1	N	Y	N	
D2954	Prefabricated post and core in addition to crown	MRS	84	1	N	Y	N	

D2960	Labial veneer (resin laminate) - chairside	MRS	60	1	N	Y	N	
D2980	Crown repair necessitated by restorative material failure	BRS	60	1	N	Y	N	
D2981	Inlay repair necessitated by restorative material failure	BRS	60	1	N	Y	N	
D2982	Onlay repair necessitated by restorative material failure	BRS	60	1	N	Y	N	
D2983	Veneer repair necessitated by restorative material failure	BRS	60	1	N	Y	N	
D3110	Pulp cap - direct (excluding final restoration)	MRS	LIFETIME	NO LIMIT		Y		
D3120	Pulp cap - indirect (excluding final restoration)	MRS	LIFETIME	NO LIMIT		Y		
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament	MRS	LIFETIME	1	N	Y	N	
D3221	Pulpal debridement, primary and permanent teeth	MRS	LIFETIME	1	N	Y	N	

D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	MRS	LIFETIME	1	N	Y	N	
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	MRS	LIFETIME	1	N	Y	N	
D3310	Endodontic therapy, anterior tooth (excluding final restoration)	MRS	LIFETIME	1	N	Y	N	
D3320	Endodontic therapy, bicuspid tooth (excluding final restoration)	MRS	LIFETIME	1	N	Y	N	
D3330	Endodontic therapy, molar (excluding final restoration)	MRS	LIFETIME	1	N	Y	N	
D3331	Treatment of root canal obstruction; non-surgical access	MRS	LIFETIME	1	N	Y	N	
D3332	Incomplete endodontic therapy; inoperable, unrestorable, or fractured tooth	MRS	LIFETIME	1	N	Y	N	
D3333	Internal root repair of perforation defects	MRS	LIFETIME	1	N	Y	N	
D3346	Retreatment of previous root canal therapy - anterior	MRS	24	1	N	Y	N	

D3347	Retreatment of previous root canal therapy - bicuspid	MRS	24	1	N	Y	N	
D3348	Retreatment of previous root canal therapy - molar	MRS	24	1	N	Y	N	
D3410	Apicoectomy - anterior	MRS	LIFETIME	NO LIMIT		Y		
D3421	Apicoectomy - bicuspid (first root)	MRS	LIFETIME	NO LIMIT		Y		
D3425	Apicoectomy - molar (first root)	MRS	LIFETIME	NO LIMIT		Y		
D3426	Apicoectomy (each additional root)	MRS	LIFETIME	NO LIMIT		Y		
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	Y	N	
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	Y	N	
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	MRS	36	1	Y	Y	N	
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	Y	N	

D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	Y	N	
D4245	Apically positioned flap	MRS	36	1	Y	Y	N	
D4249	Clinical crown lengthening - hard tissue	MRS	36	1	N	N	N	
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	N	N	
D4261	Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant	MRS	36	1	Y	N	N	
D4263	Bone replacement graft - retained natural tooth - first site in quadrant	MRS	36	1	Y	Y	N	
D4264	Bone replacement graft - retained natural tooth - each additional site in quadrant	MRS	36	1	Y	Y	N	

D4265	Biologic materials to aid in soft and osseous tissue regeneration	MRS	36	1	Y	Y	N	
D4266	Guided tissue regeneration - resorbable barrier, per site	MRS	36	1	Y	Y	N	
D4267	Guided tissue regeneration - nonresorbable barrier, per site (includes membrane removal)	MRS	36	1	Y	Y	N	
D4268	Surgical revision procedure, per tooth	MRS	36	1	Y	Y	N	
D4270	Pedicle soft tissue graft procedure	MRS	36	1	Y	Y	N	
D4273	Autogenous connective tissue graft procedure (including donor and recipient surgical sites) first tooth, implant or edentulous tooth position in graft	MRS	36	1	Y	Y	N	
D4274	Mesial/distal wedge procedure, single tooth (when not performed in conjunction with surgical procedures in the same anatomical area)	MRS	36	1	Y	Y	N	

D4275	Non-autogenous connective tissue graft (including recipient site and donor material) first tooth, implant, or edentulous tooth position in graft	MRS	36	1	Y	Y	N	
D4276	Combined connective tissue and double pedicle graft, per tooth	MRS	36	1	Y	Y	N	
D4277	Free soft tissue graft procedure (including recipient and donor surgical sites) first tooth, implant or edentulous tooth position in graft	MRS	36	1	Y	Y	N	
D4278	Free soft tissue graft procedure (including recipient and donor surgical sites) each additional contiguous tooth, implant or edentulous tooth position in same graft site	MRS	36	1	Y	Y	N	
D4341	Periodontal scaling and root planing - four or more teeth per quadrant	MRS	24	1	Y	Y	N	
D4342	Periodontal scaling and root planing - one to three teeth per quadrant	MRS	24	1	Y	Y	N	

D4346	Scaling in the presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation	MRS	24	1	Y	Y	N	
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	MRS	LIFETIME	1				
D4381	Localized delivery of antimicrobial agents via controlled release vehicle into diseased crevicular tissue, per tooth	MRS	24	1	Y	Y	N	
D4910	Periodontal maintenance	PDS	12	4	N	N	N	
D5110	Complete denture - maxillary	MRS	84	1	N	N	N	
D5120	Complete denture - mandibular	MRS	84	1	N	N	N	
D5130	Immediate denture - maxillary	MRS	84	1	N	N	N	
D5140	Immediate denture - mandibular	MRS	84	1	N	N	N	
D5211	Maxillary partial denture , resin base (including retentive/clasping materials, rests, and teeth)	MRS	84	1				

D5212	Mandibular partial denture , resin base (including retentive/clasping materials, rests, and teeth)	MRS	84	1				
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	MRS	84	1				
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	MRS	84	1				
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth)	MRS	84	1	N	N	N	
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	MRS	84	1	N	N	N	
D5410	Adjust complete denture - maxillary	MRS	84	1	N	N	N	
D5411	Adjust complete denture - mandibular	MRS	84	1	N	N	N	
D5421	Adjust partial denture - maxillary	MRS	84	1	N	N	N	

D5422	Adjust partial denture - mandibular	MRS	84	1	N	N	N	
D5511	Repair broken complete denture base, mandibular	BRS	12	1	N	N	N	
D5512	Repair broken complete denture base, maxillary	BRS	12	1	N	N	N	
D5520	Replace missing or broken teeth - complete denture (each tooth)	BRS	LIFETIME	NO LIMIT		Y		
D5630	Repair or replace broken retentive/clasping materials per tooth	BRS	12	1	N	N	N	
D5640	Replace broken teeth - per tooth	BRS	LIFETIME	NO LIMIT		Y		
D5650	Add tooth to existing partial denture	BRS	LIFETIME	NO LIMIT		Y		
D5660	Add clasp to existing partial denture - per tooth	BRS	LIFETIME	NO LIMIT		Y		
D5710	Rebase complete maxillary denture	BRS	36	1	N	N	N	
D5711	Rebase complete mandibular denture	BRS	36	1	N	N	N	
D5720	Rebase maxillary partial denture	BRS	36	1	N	N	N	
D5721	Rebase mandibular partial denture	BRS	36	1	N	N	N	

D5730	Reline complete maxillary denture (chairside)	BRS	36	1	N	N	N	
D5731	Reline complete mandibular denture (chairside)	BRS	36	1	N	N	N	
D5740	Reline maxillary partial denture (chairside)	BRS	36	1	N	N	N	
D5741	Reline mandibular partial denture (chairside)	BRS	36	1	N	N	N	
D5750	Reline complete maxillary denture (laboratory)	BRS	36	1	N	N	N	
D5751	Reline complete mandibular denture (laboratory)	BRS	36	1	N	N	N	
D5760	Reline maxillary partial denture (laboratory)	BRS	36	1	N	N	N	
D5761	Reline mandibular partial denture (laboratory)	BRS	36	1	N	N	N	
D5810	Interim complete denture (maxillary)	BRS	60	1	N	N	N	
D5811	Interim complete denture (mandibular)	BRS	60	1	N	N	N	
D5820	Interim partial denture (maxillary)	BRS	60	1	N	N	N	
D5821	Interim partial denture (mandibular)	BRS	60	1	N	N	N	

D6010	Surgical placement of implant body: endosteal implant	MRS	84	1	N	Y	N	
D6057	Custom fabricated abutment - includes placement	MRS	60	1	N	Y	N	
D6058	Abutment supported porcelain/ceramic crown	MRS	60	1	N	Y	N	
D6092	Re-cement or re-bond implant/abutment supported crown	BRS	12	1	N	Y	N	
D6240	Pontic - porcelain fused to high noble metal	MRS	84	1		Y		
D6241	Pontic - porcelain fused to predominantly base metal	MRS	84	1		Y		
D6242	Pontic - porcelain fused to noble metal	MRS	84	1		Y		
D6243	Pontic , porcelain fused to titanium and titanium alloys	MRS	84	1		Y		
D6245	Pontic - porcelain/ceramic	MRS	84	1		Y		
D6250	Pontic - resin with high noble metal	MRS	84	1		Y		
D6251	Pontic - resin with predominantly base metal	MRS	84	1		Y		
D6252	Pontic - resin with noble metal	MRS	84	1		Y		

D6750	Retainer crown - porcelain fused to high noble metal	MRS	84	1	N	Y	N	
D6751	Retainer crown - porcelain fused to predominantly base metal	MRS	84	1	N	Y	N	
D6752	Retainer crown - porcelain fused to noble metal	MRS	84	1	N	Y	N	
D6753	Retainer crown , porcelain fused to titanium and titanium alloys	MRS	84	1	N	Y	N	
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	MRS	LIFETIME	1	N	Y	N	
D7210	Extraction, erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	MRS	LIFETIME	1	N	Y	N	
D7220	Removal of impacted tooth - soft tissue	MRS	LIFETIME	1	N	Y	N	
D7230	Removal of impacted tooth - partially bony	MRS	LIFETIME	1	N	Y	N	
D7240	Removal of impacted tooth - completely bony	MRS	LIFETIME	1	N	Y	N	

D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	MRS	LIFETIME	1	N	Y	N	
D7250	Removal of residual tooth roots (cutting procedure)	MRS	LIFETIME	1	N	Y	N	
D7251	Coronectomy, intentional partial tooth removal	MRS	LIFETIME	1	N	Y	N	
D7260	Oroantral fistula closure	MRS	LIFETIME	1	N	Y	N	
D7261	Primary closure of a sinus perforation	MRS	LIFETIME	1	N	Y	N	
D7270	Tooth reimplantation and/or stabilization of accidentally avulsed or displaced tooth	MRS	LIFETIME	1	N	Y	N	
D7280	Exposure of an unerupted tooth	MRS	LIFETIME	1	N	Y	N	

Glossary

Bento

When you receive care from a dentist who has an agreement with the membership, it is referred to as Bento care. Your costs are generally lower for Bento care than for non-affiliated care.

Bitewing

A bitewing is the dental X-ray showing the crown portions of the upper and lower teeth.

Bridge

A bridge is a strong connecting link between two or more teeth, replacing a missing tooth or teeth. It usually has a gold frame and porcelain that has the shape and color of the missing teeth.

Crown

A crown—also called a cap—is a porcelain or gold tooth cover for a decayed, damaged, brittle, or discolored tooth that has a strong base and roots.

Dentures

Dentures are removable, artificial teeth designed to help you chew, restore your bite, and improve your appearance.

Eligible Family Members

- Spouse, and Child/Dependent Child, as defined by the following:
- your biological child a child for whom you or your spouse are the legally appointed guardian with full financial responsibility the child of a domestic partner
- your stepchild
- your legally adopted child or a child or child placed with you for adoption.

Dependent children are eligible for dental sharing until their 23rd birthday. At that time, they may enroll for their own membership.

Altrua SmileShare has the right to require documentation to verify the relationship (such as a copy of the court order appointing you as the child's legal guardian). Altrua SmileShare does not share in dental care for foster children or other children living with you, including your grandchildren, unless you are their legal guardian with full financial responsibility.

Endodontic Treatment

Endodontics refers to the care of the pulp chambers and root canals of your natural teeth; it usually involves sterilization and filling.

Fluoride

Fluoride is a natural substance found in minerals that works with your tooth or bone structure to make it stronger and more resistant to acid decay.

Gingivectomy

Gingivectomy refers to the surgical removal of the flaps of gum tissue that create pockets alongside teeth that have periodontal damage. This operation is designed to stop periodontal disease.

Inlays and Onlays

An inlay is a cast porcelain, composite or gold filling that is used to help restore the side or top area of a tooth. Onlays are similar to inlays but are used to cover the entire chewing surface of a tooth.

MAC (Maximum Allowed Charge)

A set fee schedule that is based on a dentist's region which either determines the fee an affiliated dentist will charge for a service or maximum amount shared by the membership for services at a non-affiliated dentists.

Oral Surgery

Oral surgery is surgery of the oral mouth cavity, including teeth and gums. Dental oral surgery typically includes complex extractions and other surgical procedures.

Orthodontia

Orthodontia is the branch of dentistry that specializes in the diagnosis, prevention, and treatment of dental and facial irregularities through the use of devices such as removable appliances or fixed braces to remove teeth or adjust underlying bone.

Non-Affiliated

When you receive care from a dentist who does not have an agreement with your membership, your services are considered non-affiliated. Your costs are generally lower for Bento care than for non-affiliated care.

Periodontics

Periodontics is the treatment of the supporting structure of the tooth—the gum and bone tissue.

Reasonable and Customary Charges

A reasonable and customary (R&C) charge is the lesser of the fee most dentists in an area normally charge for the same type of dental service (as determined by Bento) and your provider's actual charges. It is sometimes called usual, reasonable, and customary (URC); or usual, customary, and reasonable (UCR) charges.

Root Canal

A root canal is a procedure where the nerve of a heavily decayed tooth is removed from the tooth and replaced with a filling material.

Sealant

A sealant is the protective plastic coating applied over grooves in your teeth to prevent decay.

Space Maintainer

A space maintainer is an appliance children use in their mouths to keep a space until a permanent tooth comes in to fill the space, so their remaining teeth do not drift or crowd new teeth.

Splinting

Splinting is connecting teeth with a fixed appliance.

Spouse

Adding a spouse to your membership is permitted. In some instances, you may be required to submit your marriage license from a US state or local authority.

Time Limit

Some eligible services are reimbursed based on time limits. In these cases, reimbursement is determined by the exact date of the eligible covered service. For example, the Membership reimburses dentures only after 84 months since the dentures were placed. So, if you received dentures on June 16, 2011, you will next be eligible to receive a new set of dentures on or after June 16, 2016. This is true even if new dentures are lost or stolen.

TMJ (Temporomandibular Joint) Syndrome

TMJ/TMD syndrome is a medical or dental problem related to the temporomandibular joint that links the jawbone and skull.

Waiting period

A period of time that must elapse before a member can utilize a service before it can be shared.

Altrua Ministries

*LOVING GOD WHILE
SERVING PEOPLE*

Dear Member,

Please allow me to introduce myself. My name is Dr. Kevin Hull and I serve as the Director for Altrua Ministries, the 501 (C)3 extension of Altrua HealthShare. Please allow me to also say how honored I am along with Randy Sluder, the CEO, to have you entrust us with providing you with world class medical and dental sharing.

By becoming part of the Altrua HealthShare family, you are now also part of Altrua Ministries. I am excited for you to discover all that is being done on your behalf around the world.

About once a month, you will receive an email from Altrua Ministries, with a quick video devotional to encourage and inspire you in your faith journey. If you prefer, you can also sign up to receive this via text. It is a great way to stay connected and we have heard time and time again of how timely these devotionals can be, whether you are in the midst of a hard time or are needing some encouragement. They are fast, 60 second devotionals and are there to be a blessing in your life.

Also, know that we are a praying staff, and we are honored to pray for your needs. We have tons of prayer requests that come in, and every Tuesday as a staff we pray over those requests. Should you ever need prayer, please know it is kept in confidence. You can email me directly at prayer@am.family and we will add you to the list. I can also call you directly if you should request that as well.

One of the other areas that we are so proud of is the philanthropic work that we do world-wide each and every month. This department was started a few years ago and we have seen such a dynamic blessing from it. Each non-profit that applies to be considered as a partner to the ministry goes through a twelve-step vetting process to verify everything from their non-profit status to their financials. We strive hard to make sure that we are honoring each request. One of the elements of the vetting process is to make sure that they, like you, adhere to the Statement of Standards. We live it and believe it and ask them to as well. If you know of a non-profit that is human serving and agrees with the Statement of Standards, please feel free to refer them to me at info@am.famiy and we will be sure to reach out to them to start the vetting process.

Again, thank you. There is so much more that we do, but those are the highlights. You can learn more at altruaministries.org and please know that I am here for you as well. God bless you and again thank you for joining Altrua HealthShare.

Blessings,

Dr. Kevin Hull

Appendix

State Notices and Disclosures

ALABAMA Code Title 22-6A-2

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

ALASKA Statute 21.03.021(k)

NOTICE: The organization coordinating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

ARIZONA Statute 20-122

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company and the ministry's guidelines and plan of operation are not an insurance policy. Whether anyone chooses to assist you with your medical bills will be completely voluntary because participants are not compelled by law to contribute toward your medical bills. Therefore, participation in the ministry or a subscription to any of its documents should not be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills.

ARKANSAS Code 23-60-104.2

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. If anyone chooses to assist you with your medical bills, it will be totally voluntary because participants are not compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive a payment for medical expenses or if this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

FLORIDA Statute 624.1265

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Membership is not offered through an insurance company, and the organization is not subject to the regulatory requirements or consumer protections of the Florida Insurance Code. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant is compelled by law to contribute toward your medical

bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

GEORGIA Statute 33-1-20

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

IDAHO Statute 41-121

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

ILLINOIS Statute 215-5/4-Class 1-b

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation constitute or create an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

INDIANA Code 27-1-2.1

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Any assistance you receive with your medical bills will be totally voluntary. Neither the organization nor any other participant can be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Whether or not you receive any payments for medical expenses and whether or not this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

KENTUCKY REVISED Statute 304.1-120 (7)

NOTICE: UNDER KENTUCKY LAW, THE RELIGIOUS ORGANIZATION FACILITATING THE SHARING OF MEDICAL EXPENSES IS NOT AN INSURANCE COMPANY, AND ITS GUIDELINES, PLAN OF OPERATION, OR ANY OTHER DOCUMENT OF THE RELIGIOUS ORGANIZATION DO NOT CONSTITUTE OR CREATE AN INSURANCE POLICY. PARTICIPATION IN THE RELIGIOUS ORGANIZATION OR A SUBSCRIPTION TO ANY OF ITS DOCUMENTS SHALL NOT BE CONSIDERED INSURANCE. ANY ASSISTANCE YOU RECEIVE WITH YOUR MEDICAL BILLS WILL BE TOTALLY VOLUNTARY. NEITHER THE ORGANIZATION OR ANY

PARTICIPANT SHALL BE COMPELLED BY LAW TO CONTRIBUTE TOWARD YOUR MEDICAL BILLS WHETHER OR NOT YOU RECEIVE ANY PAYMENTS FOR MEDICAL EXPENSES, AND WHETHER OR NOT THIS ORGANIZATION CONTINUES TO OPERATE, YOU SHALL BE PERSONALLY RESPONSIBLE FOR THE PAYMENT OF YOUR MEDICAL BILLS.

LOUISIANA REVISED Statute Title 22-318,319

NOTICE: The ministry facilitating the sharing of medical expenses is not an insurance company. Neither the guidelines nor the plan of operation of the ministry constitutes an insurance policy. Financial assistance for the payment of medical expenses is strictly voluntary. Participation in the ministry or a subscription to any publication issued by the ministry shall not be considered as enrollment in any health insurance plan or as a waiver of your responsibility to pay your medical expenses.

MAINE REVISED Statute Title 24-A, §704, sub-§3

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

MARYLAND Article 48, Section 1-202(4)

NOTICE: This publication is not issued by an insurance company nor is it offered through an insurance company. It does not guarantee or promise that your medical bills will be published or assigned to others for payment. No other subscriber will be compelled to contribute toward the cost of your medical bills. Therefore, this publication should never be considered a substitute for an insurance policy. This activity is not regulated by the State Insurance Administration, and your liabilities are not covered by the Life and Health Guaranty Fund. Whether or not you receive any payments for medical expenses and whether or not this entity continues to operate, you are always liable for any unpaid bills.

MICHIGAN Section 550.1867

NOTICE: Altrua HealthShare that operates this health care sharing ministry is not an insurance company and the financial assistance provided through the ministry is not insurance and is not provided through an insurance company. Whether any participant in the ministry chooses to assist another participant who has financial or medical needs is totally voluntary. A participant will not be compelled by law to contribute toward the financial or medical needs of another participant. This document is not a contract of insurance or a promise to pay for the financial or medical needs of a participant by the ministry. A participant who receives assistance from the ministry for his or her financial or medical needs remains personally responsible for the payment of all of his or her medical bills and other obligations incurred in meeting his or her financial or medical needs.

MISSISSIPPI Title 83-77-1

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any

payment of medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

MISSOURI Section 376.1750

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other subscriber or member will be compelled to contribute toward your medical bills. As such, this publication should never be considered to be insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

MONTANA Sections 33-1-102 AND 33-1-201, MCA

NOTICE: The health care sharing ministry facilitating the sharing of medical expenses is not an insurance company and does not use insurance agents or pay commissions to insurance agents. The health care sharing ministry's guidelines and plan of operation are not an insurance policy. Without health care insurance, there is no guarantee that you, a fellow member, or any other person who is a party to the health care sharing ministry agreement will be protected in the event of illness or emergency. Regardless of whether you receive any payment for medical expenses or whether the health care sharing ministry terminates, withdraws from the faith-based agreement, or continues to operate, you are always personally responsible for the payment of your own medical bills. If your participation in the health care sharing ministry ends, state law may subject you to a waiting period before you are able to apply for health insurance coverage.

NEBRASKA REVISED Statute Chapter 44-311

IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the Nebraska Department of Insurance. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

NEW HAMPSHIRE Section 126-V:1

IMPORTANT NOTICE: This organization is not an insurance company, and its product should never be considered insurance. If you join this organization instead of purchasing health insurance, you will be considered uninsured. By the terms of this agreement, whether anyone chooses to assist you with your medical bills as a participant of this organization will be totally voluntary, and neither the organization nor any participant can be compelled by law to contribute toward your medical bills. Regardless of whether you receive payment for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills. This organization is not regulated by the New Hampshire Insurance Department. You should review this organization's guidelines carefully to be sure you understand any limitations that may affect your personal medical and financial needs.

NORTH CAROLINA Statute 58-49-12

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be voluntary. No other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this organization continues to operate, you are always personally liable for the payment of your own medical bills.

OKLAHOMA

This is not an insurance policy. It is a voluntary program that is neither approved, endorsed, or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Guaranty Association.

PENNSYLVANIA 40 Penn. Statute Section 23(b)

NOTICE: This publication is not an insurance company nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills will be totally voluntary. As such, this publication should never be considered a substitute for insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always liable for any unpaid bills.

SOUTH DAKOTA Statute Title 58-1-3.3

NOTICE: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the organization or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payments for medical expenses or whether this organization continues to operate, you are always personally responsible for the payment of your own medical bills.

TEXAS Code Title 8, K, 1681.001

NOTICE: This health care sharing ministry facilitates the sharing of medical expenses and is not an insurance company, and neither its guidelines nor its plan of operation is an insurance policy. Whether anyone chooses to assist you with your medical bills will be totally voluntary because no other participant will be compelled by law to contribute toward your medical bills. As such, participation in the ministry or a subscription to any of its documents should never be considered to be insurance. Regardless of whether you receive any payment for medical expenses or whether this ministry continues to operate, you are always personally responsible for the payment of your own medical bills. Complaints concerning this health care sharing ministry may be reported to the office of the Texas attorney general.

Void where prohibited: Although Altrua HealthShare offers memberships nationwide, some of the sharing options contained in the Membership Guidelines may NOT be available to Members in all geographic locations or jurisdictions.

UTAH

This is not an insurance policy. It is a voluntary program that is neither approved, endorsed, or regulated by the Utah Department of Insurance and the program is not guaranteed under the Utah Life and Health Guaranty Association.

VIRGINIA Code 38.2-6300-6301

Notice: This publication is not insurance and is not offered through an insurance company. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as no other member will be compelled by law to contribute toward your medical bills. As such, this publication should never be considered as insurance. Whether you receive any payments for medical expenses and whether or not this publication continues to operate, you are always personally responsible for the payment of your own medical bills.

WASHINGTON

This is not an insurance policy. It is a voluntary program that is neither approved, endorsed, or regulated by the Washington Department of Insurance and the program is not guaranteed under the Washington Life and Health Guaranty Association.

WISCONSIN Statute 600.01 (1) (b) (9)

ATTENTION: This publication is not issued by an insurance company, nor is it offered through an insurance company. This publication does not guarantee or promise that your medical bills will be published or assigned to others for payment. Whether anyone chooses to pay your medical bills is entirely voluntary. This publication should never be considered a substitute for an insurance policy. Whether or not you receive any payments for medical expenses, and whether or not this publication continues to operate, you are responsible for the payment of your own medical bills.

WYOMING 26.1.104 (a)(v)(C)

Notice: The organization facilitating the sharing of medical expenses is not an insurance company, and neither its guidelines nor plan of operation is an insurance policy. Any assistance with your medical bills is completely voluntary. No other participant is compelled by law or otherwise to contribute toward your medical bills. Participation in the organization or a subscription to any of its documents shall not be considered to be health insurance and is not subject to the regulatory requirements or consumer protections of the Wyoming insurance code. You are personally responsible for payment of your medical bills regardless of any financial sharing you may receive from the organization for medical expenses. You are also responsible for payment of your medical bills if the organization ceases to exist or ceases to facilitate the sharing of medical expenses.

Effective Date

October 1st, 2022