

Direct Dental Plan Summary

VCUHS Direct Dental is a dental option that:

- Allows the patient and the dentist to determine the appropriate treatment plan,
- Eliminates the need to have a treatment plan approved by an insurance company,
- Has no pre-existing condition limitation, exclusions or exceptions,
- **Uses the VCU Dental Care as the exclusive provider network**

What does Direct Dental Cover?

VCUHS Direct Dental covers all the dental related services that you and your dentist decide are necessary for your treatment. Orthodontia benefits are also available for children and adults. There is a separate benefit schedule and lifetime maximum benefit for orthodontia.

Can I use my dentist with this plan?

This plan uses an Exclusive Provider Network consisting of the providers of the VCU School of Dentistry. You **cannot** use a community dentist under this plan. The VCUHS Direct Dental plan only covers services rendered by **VCU Dental Care**. You have a choice of 2 levels of providers: Advanced Education (graduate level residents); and the Dental Faculty Practice.

What is the difference between these providers?

The Advanced Residents have received their DDS and are receiving training as specialists. Each provider level has a different fee schedule allowing the patient to evaluate the savings potential. The Dental Faculty Practice is the private practice staffed by full time faculty members of the VCU School of Dentistry and is conveniently located in the Dental School.

What is schedule of benefits?

The plan pays 100% of the first \$500 of non-orthodontia charges per covered member. Then the plan pays 50% of the charges until the annual \$1,500 limit is reached. There is **no** deductible.

SCHEDULE OF BENEFITS

Dental Charge	Patient Pays	VCUHS Direct Dental Pays
First: \$1 - \$500	\$0	\$500 (100%)
Next: \$501 - \$2,500	\$1,000 (50% of remainder)	\$1,000 (50% of remainder)
The maximum annual benefit is \$1,500 per insured		

ORTHODONTIA BENEFITS

Orthodontia Charge	Patient Pays	VCUHS Direct Dental Pays
\$1 - \$3,000	\$1,500 (50%)	\$1,500 (50%)
The maximum lifetime orthodontia benefit is \$1,500 per insured.		

Who do I call to get an appointment?

When you wish to make an appointment please call one of the practices below and state that you are enrolled in Direct Dental:

Faculty	828-3368	Advanced Education	828-3601
Orthodontics	828-0843	Pediatrics	827-0564