



Smile More with Benefits
That Work for You



At Dominion National, we know you're unique. That's why we've designed customized plans and provide exceptional service, so you can thrive and focus on what truly matters to you.

WE WORK FOR THE BENEFIT OF OUR MEMBERS, DELIVERING:

EXTENSIVE NETWORK



Choice PPO, Choice ePPO and Choice EPO networks offer access to over 387,000 dentists nationally.^{1,2}

To find a participating provider, please visit DominionNational.com.

VALUE-ADDED BENEFITS⁵

Prevention Rewards Program⁶ Get Cleanings. Get Rewarded!

Primary subscribers will receive a \$20 reward from Dominion for themselves and each enrolled family member who gets two cleanings in a calendar year from a participating dentist. No extra steps are needed!

No extra steps are needed! Just visit your participating dentist twice a year for a cleaning, have them submit the claim, and Dominion will automatically send the reward check to the primary subscriber.

Hearing Discount Program amplifonusa.com/dn

Access to discounts on hearing aids and services.⁷

Z Dental Discount Myzsonic.com/DN

Access discounts on premium oral care products and accessories offered by Z Dental.

SECURE ONLINE ACCESS TO YOUR ACCOUNT

Access your digital ID card, find a provider and more through secure online resources.



MEMBER PORTAL

View plan information, claim status, and more at DominionMembers.com



DOMINION NATIONAL GO MOBILE COMMUNICATION SERVICE

Register by calling 888.596.0716



LIVE CHAT SUPPORT

Visit DominionNational.com to chat with a live agent.



TOLL-FREE, 24 HOUR ACCESS at 877.847.5754

Eligibility and claim information are available for members, benefit administrators and dentists.

¹ Dominion National Network Analysis Report, 2024

² Participating providers are subject to change.

³ In New Jersey, the product is called Choice EPO Copayment Plan.

⁴ Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. In New Jersey, Select Plans are available in Camden, Cumberland and Gloucester counties only. Dominion National Network Analysis Report, 2023. Mid-Atlantic includes D.C., Delaware, Maryland, New Jersey, Pennsylvania and Virginia.

⁵ Notice of discount offerings is for informational purposes only and is not medical advice. Discount offerings are subject to change without notice.

⁶ Participating plans only. Please consult your Schedule of Benefits to determine whether your plan includes Prevention Rewards.

⁷ Visit amplifonusa.com/dn for full details. Hearing services are administered by Amplifon Hearing Health Care Corp.



CHOICE PPO SUMMARY OF BENEFITS

COMMONWEALTH OF VIRGINIA

BENEFIT	CHOICE PPO	
	In Network	Out of Network
DIAGNOSTIC & PREVENTIVE (D&P)		
Oral exams	100%	100%
Bitewing X-rays	100%	100%
Topical fluoride for children	100%	100%
Semiannual (2) teeth cleanings	100%	100%
Sealants	100%	100%
BASIC RESTORATIVE		
Fillings	80%	80%
Extraction, erupted tooth	80%	80%
PERIODONTICS		
Root planing and therapy	80%	80%
ENDODONTICS		
Root canals	80%	80%
ORAL SURGERY		
Extraction of impacted teeth	80%	80%
MAJOR RESTORATIVE		
Crowns and bridges	50%	50%
Dentures	50%	50%
Implants	50%	50%
ORTHODONTICS	50%	50%
ORTHODONTICS AGE LIMIT		N/A
ORTHODONTICS LIFETIME MAXIMUM		\$2,000
OFFICE VISIT CHARGE		N/A
DEDUCTIBLE		
Individual		\$50
Family		\$150
Does the deductible apply to D&P?		No
ANNUAL MAXIMUM		\$2,000
Is the annual maximum waived on D&P?		Yes
ANNUAL MAXIMUM ROLLOVER		N/A
WAITING PERIODS		None
CLAIM FORMS		Yes
RECEIVE CARE FROM		Any Dentist or Choice PPO Dentist
OUT-OF-NETWORK ALLOWANCE¹		MAC

¹ Out-of-Network Allowance: A limitation on a billed charge, as determined by the Plan, by geographic area where the expenses are incurred. Please note when using out-of-network services members may incur any charges exceeding the allowed amount.

HOW DO I ENROLL?

- To enroll with Dominion or for questions regarding your date of eligibility, please contact your Benefit Administrator.
- A membership card, benefit description and certificate of coverage will be sent to you on or before your first day of eligibility.

WHO IS ELIGIBLE?

You and your dependents are eligible. Dependents include your spouse and unmarried children under age 26. Refer to your policy documents for further details regarding your dependent coverage.

HOW DO I FIND A PARTICIPATING DENTIST?

For a complete listing of participating dentists, please visit DominionNational.com/find-a-dentist.

HOW DO I FILE A CLAIM FOR THE PPO PLAN?

Benefits will be paid to you or they may be assigned directly to your dentist. Your dentist may use the standard American Dental Association claims form. Claims can be filed electronically; Mailed To: Dominion National P.O. Box 211424 Eagan, MN 55121; Or Faxed To: 833.517.1939.

WHAT IF I CHANGE JOBS?

If you leave your place of employment, you have the option of converting your coverage to an alternate Dominion program using a different method of payment.

CAN I MAKE CHANGES ONLINE?

Yes. Dominion provides members with secure online access to:

- ID cards
- Plan information
- Dentist search
- Dental cost calculator
- Contact information
- Customer service requests and general correspondence

All changes are confirmed by return email. For more information, visit DominionNational.com.



Plan will pay either the Participating Dentist's negotiated fee or the Maximum Allowable Charge (subject to benefit coverage percentage) for dental procedures and services as shown below, after any required Annual Deductible.

Class I. Diagnostic and Preventive Services:

1. Two evaluations per Benefit Year including a maximum of one comprehensive evaluation per 36 months
2. One emergency or problem focused exam (D0140) per Benefit Year
3. Two prophylaxis (cleaning, scaling and polishing teeth) per Benefit Year (one additional cleaning is covered during pregnancy and for diabetic patients)
4. One topical fluoride per Benefit Year, to age 16
5. Bitewing x-rays, 2 per Benefit Year
6. Periapical x-rays
7. One diagnostic x-ray, full or panoramic per 60 months
8. Emergency palliative treatment (only if no services other than exam and x-rays were performed on the same date of service)
9. One sealant per tooth per lifetime, to age 16 (limited to permanent 1st and 2nd molars)

Class II. Basic Services:

1. Simple extraction of teeth
2. Amalgam and composite fillings (restorations of mesiolingual, distolingual, mesiobuccal, and distobuccal surfaces considered single surface restorations), per tooth, per surface every 24 months
3. Pin retention of fillings (multiple pins on the same tooth are allowable as one pin)
4. Antibiotic injections administered by a dentist
5. Space maintainers to preserve space between teeth for premature loss of a primary tooth (does not include use for orthodontic treatment)
6. Oral surgery, including postoperative care for:
 - a. Removal of teeth, including impacted teeth
 - b. Extraction of tooth root
 - c. Alveolectomy, alveoplasty, and frenectomy
 - d. Excision of pericoronal gingiva, exostosis, or hyperplastic tissue, and excision of oral tissue for biopsy
 - e. Reimplantation or transplantation of a natural tooth
 - f. Excision of a tumor or cyst and incision and drainage of an abscess or cyst
7. Endodontic treatment of disease of the tooth, pulp, root, and related tissue, limited to:
 - a. Root canal therapy (not covered if pulp chamber was opened before effective date of coverage)
 - b. Pulpotomy
 - c. Apicoectomy
 - d. Retrograde fillings, per root per lifetime
8. Periodontic services, limited to:
 - a. Two periodontal cleanings following surgery per Benefit Year (D4341 is not considered surgery)
 - b. One root scaling and planing per quadrant of mouth per 24 months from age 21
 - c. Occlusal adjustment performed with covered surgery
 - d. Gingivectomy and gingival curettage
 - e. Osseous surgery including flap entry and closure
 - f. One pedicle or free soft tissue graft per site per lifetime
 - g. One appliance (night guards) per 5 years within 6 months of osseous surgery
 - h. One full mouth debridement per lifetime

Class III. Major Services:

1. One study model per 36 months
2. Crown build-up for non-vital teeth
3. Recementing bridges, inlays, onlays and crowns after first 12 months and per 12 months per tooth thereafter
4. One repair of dentures or fixed bridgework per 24 months
5. General anesthesia and analgesic, including intravenous sedation, in conjunction with covered oral surgery, periodontal surgery or implant placement procedures
6. Restoration services, limited to:
 - a. Gold or porcelain inlays, onlays, and crowns for tooth with extensive caries or fracture that is unable to be restored with an amalgam or composite filling
 - b. Replacement of existing inlay, onlay, or crown, after 7 years of the restoration initially placed or last replaced (will not apply if replacement is necessary due to the extraction of functioning natural teeth after the effective date of coverage)
 - c. Stainless steel crowns up to age 14 (one per tooth per lifetime)
 - d. Post and core in addition to crown when separate from crown for endodontically treated teeth, with a good prognosis endodontically and periodontally
7. Prosthetic services, limited to:
 - a. Initial placement of dentures or fixed bridgework (including acid etch metal bridges)
 - b. Replacement of dentures or fixed bridgework that cannot be repaired after 7 years from the date of last placement

- c. Addition of teeth to existing partial denture
 - d. One relining or rebasing of existing removable dentures per 24 months (only after 24 months from date of last placement)
8. Implants and related services

Class IV. Orthodontia Services:

Diagnostic, active and retention treatment to include removable fixed appliance therapy and comprehensive therapy

Plan Exclusions:

1. Treatment required for conditions resulting while on active duty as a member of the armed forces of any nation or from war or acts of war, whether declared or undeclared.
2. Services which are covered under Medicare, worker's compensation, employer's liability laws, or the Pennsylvania Motor Vehicle Financial Responsibility Law (Pennsylvania policyholders only).
3. Services and treatment provided without charge or for which there would be no charge in the absence of insurance.
4. Services not listed as covered.
5. Hospitalization for any dental procedure.
6. Services and treatment for which Member is eligible for coverage under his or her hospital, medical/surgical or major medical plan.
7. Reconstructive, plastic, cosmetic, elective or aesthetic dentistry.
8. Elective surgery including, but not limited to, extraction of non-pathologic, asymptomatic impacted teeth.
9. Replacement of dentures, bridges, inlays, onlays or crowns that can be repaired or restored to normal function.
10. Replacement of lost, stolen or damaged prosthetic or orthodontic appliances; athletic mouthguards; precision or semi-precision attachments; denture duplication; periodontal splinting of teeth.
11. Services for increasing vertical dimension, restoring occlusion, replacing tooth structure lost by attrition, and correcting developmental malformations and/or congenital conditions.
12. Oral hygiene instructions; plaque control; completion of a claim form; acid etch; broken appointments; prescription or take-home fluoride; or diagnostic photographs.
13. Dispensing of drugs.
14. Diagnosis or treatment of temporomandibular joint (TMJ) syndromes, problems and/or occlusal disharmony.
15. Procedures that in the opinion of Dominion Dental Services are experimental or investigative in nature because they do not meet professionally recognized standards of dental practice and/or have not been shown to be consistently effective for the diagnosis or treatment of the Member's condition.
16. Treatment of cleft palate, anodontia, malignancies or neoplasms.
17. Any service or supply rendered to replace a tooth lost prior to the effective date of coverage. This exclusion expires after 36 months of Member's continuous coverage under the plan.
18. Maryland policyholders only: Any bill, or demand for payment, for a dental service that the appropriate regulatory board determines was provided as a result of a prohibited referral. "Prohibited referral" means a referral prohibited by Section 1-302 of the Maryland Health Occupations Article.



NOTICE OF NONDISCRIMINATION

Discrimination is against the law. The Dominion National group of companies (including insurer Dominion Dental Services, Inc. and administrator Dominion Dental Services USA, Inc.) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Dominion National does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Dominion National provides free aids and services to people with disabilities or whose primary language is not English, such as:

- ✓ Qualified sign language interpreters.
- ✓ Written information in other formats (large print, audio, accessible electronic format, other formats).
- ✓ Qualified interpreters, and information written in other languages.

If you need these services, call 888.518.5338 (TTY: 711).

If you believe that Dominion National has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with our Civil Rights Coordinator. You can file a grievance by mail, fax, or email at:

Dominion National
PO Box 21522 Eagan, MN 55121-0522
888.518.5338 (TTY: 711), fax: 703.518.4450
CRC@DominionNational.com

If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW., Room 509F, HHH Building
Washington, D.C. 20201
Toll-free: 800.368.1019, 800.537.7697 (TDD)
Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.

NOTICE OF AVAILABILITY OF LANGUAGE ASSISTANCE SERVICES AND AUXILIARY AIDS AND SERVICES

We provide language assistance services and auxiliary aids free of charge by calling 888.518.5338 (TTY: 711).

Ofrecemos servicios de asistencia lingüística y ayuda auxiliar sin costo llamando al 888.518.5338 (TTY: 711).

請致電 888.518.5338 (TTY: 711) 获取我们免费提供的语言协助服务和辅助工具。

我們免費提供語言協助服務與輔助工具，若有需要請致電 888.518.5338 (TTY:711)。

Мы бесплатно предоставляем услуги языковой поддержки и вспомогательные средства по телефону 888.518.5338 (TTY: 711).

Nagbibigay kami ng mga serbisyo ng tulong sa wika at mga dagdag na tulong nang walang bayad sa pamamagitan ng pagtawag sa 888.518.5338 (TTY: 711).

Chúng tôi cung cấp dịch vụ hỗ trợ ngôn ngữ và các thiết bị hỗ trợ miễn phí thông qua số 888.518.5338 (TTY: 711).

نوفر خدمات المساعدة اللغوية والمساعدات الإضافية مجانًا عن طريق الاتصال بالرقم 888.518.5338 (TTY: 711).

888.518.5338 (TTY: 711) 번으로 전화하시면 무료로 언어 지원 서비스와 보조 지원 서비스를 제공해 드립니다.

Prestamos serviços linguísticos e de assistência auxiliar gratuitos ligando para o número 888.518.5338 (TTY: 711).

Nous fournissons des services d'assistance linguistique et des aides auxiliaires à titre gratuit au 888.518.5338 (TTY : 711).

Nou bay sèvis asistans pou lang ak èd siplemantè gratis; pou jwenn èd rele nan 888.518.5338 (TTY: 711).

Forniamo gratuitamente servizi di assistenza linguistica e supporti ausiliari chiamando il numero 888.518.5338 (TTY: 711).

અમે 888.518.5338 (TTY: 711) પર કોલ કરીને નિ:શુલ્ક ભાષા સહાય સેવાઓ અને સહાયક સહાય પ્રદાન કરીએ છીએ.

Zapewniamy bezpłatne usługi językowe i pomocnicze pod numerem telefonu 888.518.5338 (TTY: 711).

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भाषा सहायता सेवाएं और सहायक उपकरण नि:शुल्क प्राप्त करने के लिए 888.518.5338 (TTY: 711) पर कॉल करें।

Dominion National is the brand name for the Dominion group of companies. Dental plans are underwritten by Dominion Dental Services, Inc. (DDSI). Dominion Dental Services USA, Inc. (DDSUSA) is a licensed administrator of dental and vision benefits. Vision plans are underwritten by Avalon Insurance Company, and administered by DDSUSA, in DC, DE, MD, PA and VA. Vision Plans are underwritten by DDSI in all other states where Dominion National operates. The Discount Program is offered through DDSUSA.

Dominion National recognizes that you need quick and convenient access to real-time benefit information and resources. We also understand that each of our customers is unique and has different communication preferences so we've created a variety of online tools to provide you with instant access to your account when and wherever you need it.

MEMBER PORTAL

DominionMembers.com
Online Access - Real Time, Password Protected

PORTAL FEATURES



ID Cards



Dental Cost Calculator



Dentist Search



Customer Service Requests and Live Chat



Obtain Plan Information and Certificates of Coverage

LOGIN INSTRUCTIONS



Go to DominionMembers.com.

Select "Create New Account" and complete login request form. You will receive a confirmation email within 24 hours with your login information.

You will be prompted to change your password. Change the password to one that you will remember. Passwords must have a minimum of eight characters including at least one capital letter, one number and one special character (!#\$%*).

Log back into the portal and enter your password.

CONNECT ON DOMINION NATIONAL GO

Receive personalized account communications straight to your mobile device by connecting on Dominion National Go. Text notifications also provide an easier way to access your digital ID card, find a provider and stay informed.

BENEFITS OF CONNECTING ON GO



Valuable Resources On-The-Go

Access your ID card and provider search information in seconds



Overall Wellness

We'll help you stay healthy with messages tailored to your needs



Stay Informed

You will be notified when there are important items that need your attention

HOW IT WORKS



Go combines text with secure web messaging that you can access from your smartphone, tablet or computer. Text notifications take you directly to your private message where you can take action or get support. Your personal feed conveniently retains all of your notifications in one place.

THREE WAYS TO REGISTER



Call 888.596.0716



Text "DN GO" to 571.365.7461



Visit bit.ly/connectongo

The Dominion National mobile communications service is provided by Relay Network. Review Terms and Conditions at <https://my.relayit.com/terms-and-conditions>, which includes your consent to receive notifications via automated text message from Dominion National. Not required to purchase goods and services from Dominion. You may revoke your consent to receiving text communications at any time by replying "STOP" upon receipt of a message. Message and data rates may apply.

HOW DO I FIND A PARTICIPATING DENTIST?

Dominion National has extensive networks providing access to over 387,000 national PPO dentist listings and one of the largest Select Plan and ePPO networks in the Mid-Atlantic region.¹ Follow the below instructions to find a participating dentist.








INSTRUCTIONS

Go to DominionNational.com/find-a-dentist.

Utilize the searchable features to find general dentists and specialists near your home or office. You may filter your search by city, state, zip code or dentist name and type.

You must select your plan type in the dropdown menu in order to determine the corresponding network.

Once you have entered in the search criteria, click "Find" and your results will be displayed along with dentist ratings. Search results provide detailed contact information including:

-  Office email address
-  Office phone number
-  Dentist status (accepting new members)
-  Hours of operation
-  Handicap accessibility
-  Language(s) spoken
-  Directions to the dental office



CAN'T FIND THE DENTIST OF YOUR CHOICE?

Nominate them for consideration in the Dominion network by going to DominionNational.com/find-a-dentist and clicking "Nominate Your Dentist."

1. Dominion National Internal Performance Report, 2024. Mid-Atlantic includes D.C., Delaware, Maryland, New Jersey, Pennsylvania and Virginia. Participating providers are subject to change.
2. Managed care plan with exclusive network, fixed member copayments, no annual maximum dollar limits, no waiting periods and no deductibles. In New Jersey, Select Plans are available in Camden, Cumberland and Gloucester counties only.

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VALUE-ADDED MEMBER BENEFITS

As a Dominion National member, you have access to additional benefits to help support you on your health and wellness journey.



DISCOUNT HEARING PROGRAM THROUGH AMPLIFON HEARING HEALTH CARE

Dominion has partnered with global hearing care leader Amplifon to bring you a hearing discount program that offers savings averaging 64% off the retail price on more than 1,400 hearing aid options.¹

Visit amplifonusa.com/dn or call 855.565.1072 to connect with a hearing care advocate today.



MEMBER SAVINGS ON ORAL CARE PRODUCTS WITH Z DENTAL

Access exclusive discounts on premium oral care products and accessories offered by Z Dental. Members can purchase the following types of Z Dental products at up to 50% off the already discounted price:

- Z Sonic Water Flosser
- Z Sonic Pulse Toothbrush
- Z Sonic Featherweight Toothbrush
- Z Sonic Mini Toothbrush

To learn more and view products, visit MyZSonic.com/DN and be sure to enter promo code **"DOMINION."**



1. Based on Amplifon Hearing Health Care average member savings data for 2020. Pricing valid only at participating in-network locations. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services and its own financial and contractual obligations. Dominion Dental Services, Inc., which operates under the trade name "Dominion National," and Amplifon are independent, unaffiliated companies. Dominion National is not a provider of, nor provides coverage for, hearing health care services. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp. Notice of this Amplifon offering is for informational purposes only and is not medical advice.