<b>.</b>		out or tradition.		
Preventive Service				
	Is the service Covered?	Frequency	List any service - s	specific limitations
Cleanings	Yes	2 x year		
Fluoride treatments (including fluoride varnishes)	Yes	2 x year	BIRTH THROUGH AGE 20	
Sealants (list any tooth-specific limits)	Yes	1 x every 5 years	1ST AND 2ND MOLARS; AGES 5 THROUGH 20	
Space maintainers	Yes		UNILATERAL-PER QUADRANT (LIMITED TO 4 PER 2 YEAR SERVICE) MISSING TOOTH# A-T, 2-15, 18-31  BILATERAL, MAXILLARY (LIMITED TO 2 PER 2 SERVICE YEARS) MISSING TOOTH# A-J, 2-15  BILATERAL, MANDIBULAR (LIMITED TO 2 PER 2 SERVICE YEARS) MISSING TOOTH# K-T, 18-31	
<b>Diagnostic Service</b>	es			
	Is the service Covered?	Frequency	List any service - specific limitations	Recommended age of first visit ?
Oral health screening or assessment	No			
Dental examinations	Yes	2 x year		AGE 1
Assessment of risk for tooth decay	No			
X-Rays				
Bitewing	Yes	2 x year		
Full Mouth	Yes	1 x every 5 years		
Panoramic	Yes	1 x every 2 years		
<b>Treatment Service</b>	S			
	Is the service Covered?	Frequency	List any service - specific limitations	Criteria for coverage
Anti-microbial treatments that stop decay from spreading	No			
Fillings				
Silver amalgam	Yes		1 X EVERY 2 YEARS; PER SURFACE PER TOOTH	
Tooth colored composite	Yes		1 X EVERY 2 YEARS; PER SURFACE PER TOOTH	
Crowns/tooth caps				

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Treatment Services				
	Is the service Covered?	Frequency	List any service - specific limitations	Criteria for coverage
Stainless steel crowns	Yes		1 X YEAR PER TOOTH	
			IF PERMANENT TOOTH, PRIOR AUTHORIZATION REQUIRED	
			IF PERMANENT TOOTH, LIMITED TO ENDO CASES, LOSS OF MAJOR CUSP OR 40% OR MORE OF CLINICAL CROWN	
Metal (only) crowns	Yes - only with prior authorization		1 X EVERY 5 YEARS PER TOOTH	
			TEETH 2 THRU 15 AND 18 THRU 31	
			LIMITED TO ENDO CASES, LOSS OF MAJOR CUSP OR 40% OR MORE OF CLINICAL CROWN	
Metal/porcelain crowns	Yes - only with prior authorization		1 X EVERY 5 YEARS PER TOOTH	
			TEETH 2 THRU 15 AND 18 THRU 31	
			LIMITED TO ENDO CASES, LOSS OF MAJOR CUSP OR 40% OR MORE OF CLINICAL CROWN	
Porcelain (only) crowns	No			
Root Canals (endodo	ontics)			
Root canals on baby teeth (pulpotomies)	Yes		1 X LIFETIME	
			ONLY PRIMARY TEETH	
Root canals on permanent teeth	Yes		1 X LIFETIME	
			TEETH 2 THRU 15 AND 18 THRU 31	
Gum (periodontal) therapy	Yes - only with prior authorization		1 X 2 YEARS 4MM POCKET	
_			DEPTH	
Dentures				

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<b>Treatment Service</b>	es			
	Is the service Covered?	Frequency	List any service - specific limitations	Criteria for coverage
Partial dentures	Yes - only with prior authorization		1 X 5 YEARS  ANY MISSING ANTERIOR PERMANENT TOOTH; 2 MISSING PERMANENT MOLARS IN AN ARCH; 3 MISSING POSTERIOR PERMANENT TEETH IN AN ARCH; OR 2 ADJACENT MISSING POSTERIOR PERMANENT TEETH IN AN ARCH; OR 2	
Complete dentures	Yes - only with prior authorization		1 X 5 YEARS  ALL NATURAL TEETH IN AN ARCH ARE MISSING	
Bridges	No			
Orthodontics*				
Retainers (orthodontic)	Yes - only with prior authorization		CLEFT PALATE OR OTHER SEVERE FACIAL BIRTH DEFECTS OR INJURY FOR WHICH SPEECH, SWALLOWING OR CHEWING IS RESTORED	
Braces	Yes - only with prior authorization		CLEFT PALATE OR OTHER SEVERE FACIAL BIRTH DEFECTS OR INJURY FOR WHICH SPEECH, SWALLOWING OR CHEWING IS RESTORED	
Oral surgery				
Simple extractions	Yes		1 X LIFETIME	
Surgical extractions	Yes		1 X LIFETIME	
Care of abscesses	Yes			
Cleft palate treatment	Yes - only with prior authorization			
Cancer treatment	No			
Treatment of fractures	No			
Biopsies	Yes			
Treatment of jaw joint problems (TMJ)	No			
Emergency room services provided by a dentist	Yes		ONLY SERVICES COVERED BY THE PLAN;	

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Treatment Services				
	Is the service Covered?	Frequency	List any service - specific limitations	Criteria for coverage
Inpatient Hospital Services	Yes		PRIOR AUTHORIZATION AS REQUIRED BY THE SPECIFIC PROCEDURE BEING PERFORMED	ONLY SERVICES COVERED BY THE PLAN AND PERFORMED BY A DENTIST
Anesthesia				
General anesthesia	No			
Intravenous conscious sedation	Yes			PROCEDURE CANNOT SAFELY BE PERFORMED W/O SEDATION
Non-intravenous conscious sedation	No			
Analgesia (nitrous oxide)	Yes		UNDER AGE 13	

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<sup>\*</sup> When this information is posted on the Insure Kids Now website, we will include a special note for orthodontic services explaining that parents and caretakers should work with their child's orthodontist to ensure that the treatment and payment terms and conditions are clear at the outset of treatment (for example, what happens in the case of a child who becomes ineligible for Medicaid or CHIP while he or she is undergoing orthodontic treatment?).