



CSU FULLERTON AUXILIARY SERVICES, INC. DENTAL BENEFIT PLAN

\$1,500 Annual Maximum per person/Plan Year

Plan Year:

January 1, 2012 through December 31, 2012

Annual Deductible:

\$50 per person applied before any benefits are paid

Plan payments and patient co-payments:

Dental Cost	Plan Pays	Patient Pays
100% Next \$300	\$300	\$0
75% Next \$400	\$300	\$100
50% Final \$1,800	\$900	\$900
Total: \$2,550 spent	\$1,500	\$1050

Frequency Limits:

- 1 Exam allowed every 12 months
- 2 Cleanings allowed every 12 months
- 1 Bitewing X-rays allowed every 12 months

Orthodontic Services are covered within the plan above up to a lifetime maximum of \$1,500 per person.

*We request that your dentist submit adequate documentation with your claim to establish the medical condition being treated or to verify coverage by calling Direct Dental toll-free at **877-878-3384**. We also encourage your dentist to submit a Predetermination of Benefits prior to initiating treatment to determine the benefits payable by the Plan. This plan uses a 90% Usual, Customary & Reasonable Fee when applying benefits payable. This index is based upon the fees that 9 out of 10 dentists in a specific zip code charge for any procedure.*

This is a Summary of your benefits. Please consult the Summary Plan Description for complete Plan details.

To use your Direct Dental Plan, present your ID card to your dental office at your next visit. The ID card contains all the information they need to call us for Plan details. Direct Dental will fax a complete Benefit Summary to your dentist upon request. Your dentist may mail or fax a claim form for you and receive payment directly from Direct Dental.



Beginning January 1, 2012: Participants may choose from a nationwide network of PPO dentists to receive an average discount of 20% to 30% on dental fees. Visit www.directdentalplans.com, click on the PPO Network box and then scroll down to select the "DHA" link to find a dentist in your area.

Anytime you have a question about your Plan Benefits, please contact Direct Dental using the information below:



Direct Dental Administrators, LLC
P.O. Box 2667
San Anselmo, CA 94979-2667

Telephone: 877-878-3384
FAX: 415-454-2928
Email: info@directdentalplans.com

Direct Dental is a Certified B-Corporation and Green Business that is committed to sustainable business practices. This includes efficient use of all products, building of vibrant communities, supporting sustainable economic activities and maintaining healthy environments.



You may see any Dentist with this Dental Plan