

DENTAL, VISION, HEARING (DVH) OPTION

The DVH Option includes coverage for dental, vision and hearing services.

An Eligible Retiree or Eligible Spouse who enrolls in the SHARP DVH Option at any time during a plan year must remain in the benefit and pay the premiums for the benefit, for the full year. *Unpaid premiums will result in a permanent termination of the benefit and a reduction to the HRA account for the following Plan year.*

A retiree must make the decision to enroll in the DVH Option within 30 days of the retirement effective date or the Loss of Coverage effective date. If the Eligible Retiree/Spouse will be billed for the monthly cost of the DVH Option, payment must be received by SHARP before the DVH Option will be activated. Once enrolled the retiree/spouse must remain in the benefit for the full calendar and make the required monthly payments. At age 65 open enrollment, the Eligible Retiree/Eligible Spouse may re-enroll in SHARP DVH as long as any outstanding balances have been paid.

NOTE: Enrollment in Hospice and/or Medicaid allows for a mid-year termination of benefits with the option to re-enroll should the Eligible retiree/spouse lose the Hospice and/or Medicaid benefit.

The Dental benefit provides coverage for dental services based upon reasonable and customary fees for the geographical area in which the services are rendered. SHARP will pay 80% of reasonable and customary fees, subject to a calendar year SHARP maximum paid amount of \$2,200. Any expenses above this maximum amount are not eligible expenses under SHARP. Unused dental benefits may not be rolled over into the next calendar year. Services that begin in one calendar year will have a date of service in that calendar year. Prior authorization is not required.

The covered member is responsible for the 20% coinsurance on approved charges. Fees above the annual SHARP maximum paid amount and any charges above reasonable and customary fees are the responsibility of the member.

Covered Dental Benefits

- Two cleanings per calendar year. Up to two additional cleanings may be authorized if recommended by a dentist for treatment of periodontal disease
- One set of bite wing x-rays per calendar year
- Extractions and periodontal treatment
- Full mouth/panorex x-ray every 3 calendar years
- Implants (*Caution: one implant may take your full annual limit*)
- Application of fluoride twice per calendar year
- Fillings
- Root canal therapy
- Crowns/bridges/partials/dentures
- Anesthesia, if medically necessary

Dental Exclusions

- Orthodontic treatment
- TMJ/TMD treatment
- Jaw surgery
- Temporary crowns or bridges
- Experimental treatments/procedures
- Cosmetic services
- Toothbrushes
- Treatment by Household Members. The Plan does not cover services of a person who ordinarily resides in the home of the patient.

The Vision benefit provides coverage for services including refraction exam, corrective lenses, frames and related expenses. SHARP will pay 80% of the billed costs subject to a calendar year SHARP maximum paid amount of \$400.

The covered member is responsible for the 20% coinsurance on approved charges. Fees above the calendar year SHARP maximum paid amount are the responsibility of the member. Surgery or other procedures considered to be medical in nature are not covered under the Vision benefit but may be covered by Medicare. Unused Vision benefits may not be rolled over into the next calendar year.

The Hearing benefit provides coverage for services including hearing tests, hearing aids and the repair of hearing aids. SHARP will pay 80% of the costs subject to a calendar year SHARP maximum paid amount of \$2,200. The covered member is responsible for the 20% coinsurance and charges above the calendar year SHARP maximum paid amount. The Hearing benefit has a **one year 'look-back' provision** which allows the payment of any unused benefits from the previous calendar year to be used in the current calendar year.

Schedule of SHARP DVH Benefits			
	January 1 - December 31	SHARP	You
Dental	\$2,200 person/year*	80%	20%
Vision	\$400 person/year*	80%	20%
Hearing	\$2,200 person/year*	80%	20%

Note: * refers to the payment rules as noted above.