



Elite Choice

The Elite Choice/Plus provides the option of receiving dental care from any dentist, whether contracted with TDA or not. And the decision can be made at the time of service!

The Elite Choice/Plus program emulates a traditional indemnity program of approximately 100/80/50% coverage. Since the program is set up by co-payments, the member is always informed as to their portion of the dental treatment! Plus each member has a \$5,000 annual maximum!

The Elite Choice/Plus Dental plan is a co-payment PPO plan - a "hybrid" between a DHMO dental plan and a PPO plan.

The plan design provides members the freedom of a PPO plan with the security and knowledge of fixed copayments.

Even when receiving services out-of-network, TDA publishes its maximum allowable charge payable to the provider, so members can calculate their share of the cost. However, when dental care services are received from TDA contracted dentists, out-of-pocket expenses will be significantly less.

Benefit Highlights

- Exams, X-rays, cleanings, topical application of fluoride – covered at no charge
- Fluoride treatment covered once in a twelve-month period up to age 19
- OrthoEdge adult and children orthodontic discount benefit included
- Panoramic film or complete intraoral x-rays, including bitewings, once in a 3-year period
- True specialty care benefit! (copays remain the same for all providers)
- Sealants covered one time for permanent molars to age 17
- TDA's MAC fee paid to out-of-network providers
- Two cleanings per year (once in a 6 month period) at no charge
- Two periodic, limited or comprehensive oral evaluations in any 12-month period

- DHMO/PPO Hybrid
- 100/80/50% coverage in a co-pay plan
- \$5,000 annual maximum
- No waiting periods
- In & out-of-network coverage
- Pre-existing conditions covered
- Uses TDA's PPO/Elite Plus provider directory
- No deductibles for groups over 5
- Underwritten by Companion Life Insurance Company, rated A+ by AM Best

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