

QCD OF AMERICA

Discount Dental Plan and Vision Plan

The QCD Managed Cost Dental and Vision Program is designed to significantly lower your monthly premium cost and provide a comprehensive level of benefit coverage.

QCD KEY FEATURES

- No deductibles or coverage maximums
- No waiting periods for services
- Orthodontics (braces) for children and adults
- QCD members must receive services from any QCD affiliated dentist.
- QCD members includes vision benefits through Avesis with a variety of provider choices, including but not limited to Pearle Vision Ctrs., Target Optical, Sears Optical, JCPenney Optical, and Eyemasters. Go to www.avesis.com for a complete listing of vision providers.

HOW DOES THE PLAN WORK?

- All dental services performed by a QCD Affiliated General Dentist or Orthodontist will be charged according to the attached QCD Member Fee Schedule. The Fee Schedule represents significant cost savings when you access services from an affiliated dentist
- Dental services received from a QCD Affiliated Specialty Care Dentist will be provided at a 20% discount from usual and customary fees. All members are asked to pay the QCD Affiliated Dentist at the time services are performed.
- Carrollton-Farmers Branch ISD members receive 100% reimbursement for Preventative Care services outlined below, including adult and child cleanings, fluoride applications, sealants and bitewing x-rays. Claim forms are available from the Benefits Office. It is the member's responsibility to file the claim form with Omega Benefits for all reimbursed services.

<u>Preventative Code/Name</u>	<u>Member's Copayment</u>	<u>Reimbursement *</u>
1110 Cleaning/Adult	\$24.00	100%
1120 Cleaning/Child	\$24.00	100%
1203 Fluoride Application-Child	\$5.00	100%
1204 Fluoride Application-Adult	\$5.00	100%
1351 Sealants	\$14.00	100%
All Bitewings-Single film X-Rays	20% Discount	100%

* Less \$8.00 Asepsis Fee for infection control

Claims are submitted to: (contact the Benefits Office for a claim form)

QCD of America
 C/O Doris Hurtado
 12222 Merit Drive, Suite 1070
 Dallas, TX 75251
 800-229-0304

Rates (monthly deduction)

Employee only	\$10	Employee/children	\$20
Employee/child	\$16	Employee-spouse	\$20
Employee/Family	\$27		