



Kim Aung  
Health Net

# Pediatric Dental and Vision

When you choose a Health Net EPO or PPO insurance plan directly through Health Net, your medical plan includes pediatric dental and vision coverage (for ages newborn through 18).<sup>1</sup>

## Dental coverage benefits

- Choose your own dental providers.
- Budget your care – Find out your costs up front with our convenient fee schedule.



## Vision coverage benefits

- \$0 copayments for vision exams and lenses.
- Large network of independent providers, including optical retailers LensCrafters, Pearle Vision, Sears Optical, JCPenney Optical, and Target Optical.
- Secondary purchase plan – Unlimited discounts up to 40% on materials and services once initial benefit has been used.

(continued)

## Pediatric dental summary of benefits

Benefit	Insured responsibility	
	In-network	Out-of-network
Annual deductible <sup>2</sup>	\$0	
Annual calendar year benefit maximum	None	
	Insured responsibility	
	In-network	Out-of-network
<b>Preventive</b>		
Routine exams	0%	10%
Bitewing X-rays	0%	10%
Prophylaxis (cleanings)	0%	10%
Fissure sealants	0%	10%
Fluoride	0%	10%
Space maintainers	0%	10%
<b>Basic</b>		
Restorative	20%	30%
Periodontal maintenance	20%	30%
<b>Major</b>		
Oral surgery	50%	50%
Endodontics	50%	50%
Periodontics (other than periodontal maintenance)	50%	50%
Crowns	50%	50%
Cast restorations	50%	50%
Dentures and bridgework	50%	50%
<b>Orthodontics</b>		
Medically necessary orthodontics	50%	50%

## Pediatric vision summary of benefits

<i>Benefit</i>	<i>Copayment</i>
Routine eye exam (limit: 1 per calendar year)	\$0
Lenses (limit: 1 per calendar year), including: <ul style="list-style-type: none"> <li>• Single vision, bifocal, trifocal, lenticular</li> <li>• Glass or plastic</li> </ul>	\$0
Provider-selected frames (limit: 1 per calendar year)	\$0
Optional lenses and treatments, including: <ul style="list-style-type: none"> <li>• UV treatment</li> <li>• Tint (fashion, gradient and glass-grey)</li> <li>• Standard plastic scratch coating</li> <li>• Standard polycarbonate</li> <li>• Photocromatic / transitions plastic</li> <li>• Standard anti-reflective coating</li> <li>• Polarized</li> <li>• Standard progressive lenses</li> <li>• Hi-index lenses</li> <li>• Blended segment lenses</li> <li>• Intermediate vision lenses</li> <li>• Select or ultra-progressive lenses</li> <li>• Premium progressive lenses</li> </ul>	\$0
Provider-selected contact lenses – A one-year supply is covered every calendar year (in lieu of eyeglass lenses): <ul style="list-style-type: none"> <li>• Disposables</li> <li>• Conventional</li> <li>• Medically necessary<sup>3</sup></li> </ul>	\$0

<sup>1</sup>Pediatric dental and vision coverage terminates upon the individual's 19th birthday.

<sup>2</sup>The medical deductible applies to all pediatric dental services other than diagnostic and preventive services on Minimum Coverage plans.

<sup>3</sup>**Medically necessary contact lenses:** Contact lenses may be determined to be medically necessary and appropriate in the treatment of patients affected by certain conditions. In general, contact lenses may be medically necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression.

Contact lenses may be determined to be medically necessary for the treatment of conditions, including, but not limited to keratoconus, pathological myopia, aphakia, anisometropia, aniridia, corneal disorders, post-traumatic disorders, and irregular astigmatism.

Medically necessary contact lenses are dispensed in lieu of other eyewear. Participating providers will obtain the necessary preauthorization for these services.



For Individual & Family Plans, dental and vision benefits are underwritten by Health Net Life Insurance Company. Dental benefits are administered by Dental Benefit Administrative Services. Vision benefits are administered by EyeMed Vision Care, LLC. Dental Benefit Administrative Services and EyeMed Vision Care, LLC are not affiliated with Health Net Life Insurance Company. For Small Business Group, Health Net Vision plans are underwritten by Fidelity Security Life Insurance Company and serviced by EyeMed Vision Care, LLC. (the "EyeMed Entities"), and Health Net Dental PPO and indemnity plans are underwritten by Unimerica Life Insurance Company and are administered by Dental Benefit Administrative Services (the "DBP Entities"). Obligations of the EyeMed Entities and the DBP Entities are not the obligations of, or guaranteed by, Health Net, Inc. or its affiliates. Health Net is a registered service mark of Health Net, Inc.

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