



Dental Plan

Enrollment
Kit



Harris County Dental HMO
SGC1011-TX
Texas



SafeGuard[®] Dental HMO

This SafeGuard dental plan will provide you with excellent benefits and save you money on dental care. Care is provided through an extensive network of contracted general dentists and specialty care providers at fees considerably lower than you would pay without this plan. The co-payment for each covered procedure is listed in the Schedule of Benefits included here.

About this plan ...

- No waiting periods, claims forms, deductibles or calendar year maximums
- You and your enrolled dependents may each choose a different general dentist
- Emergency out-of-network coverage
- Benefits include many specialty procedures

The Schedule of Benefits and the Exclusions and Limitations contained within this enrollment kit are provided to give you the details of your benefit plan. Also included is your Evidence of Coverage, which provides further information regarding plan benefits.

With MetLife's recent acquisition of SafeGuard Health Enterprises Inc., SafeGuard Health Plans, Inc. is now part of the MetLife family of Companies.

SafeGuard has been a trusted provider of dental benefits for 30 years. Our continued success is due to excellent service, quality products and the fact that, at SafeGuard, our members are our first priority. Member satisfaction is monitored to ensure we meet our goals and your expectations.

This booklet contains important information about your SafeGuard benefit plan — including your Schedule of Benefits and Evidence of Coverage. You will receive an ID card after your enrollment has been processed; in the meantime, if you choose to enroll, you may use the temporary card below after the effective date of the program.



SafeGuard[®]

Dental Benefits Plan
Temporary Identification Card

PRINT NAME

SIGNATURE

This card is not required to obtain services

SafeGuard Network Dentists

SafeGuard contracts with dentists who meet our credentialing standards. Each dentist is pre-screened and each office is thoroughly evaluated prior to being accepted into our network.

Before you enroll...

- Select a general dentist from the Directory of SafeGuard Participating Dentists
- You and each of your enrolled dependents may select different general dentists

Online Dentist Listing

The most current network information can be found in our online directory at www.safeguard.net.

- Click on “Dental & Vision Directories”
- Choose "Visitor" and then select “Dental HMO” and state.
- Select your plan from the scroll down menu (check the Schedule of Benefits in this booklet for the name of your plan). You will be able to search by city, county, zip code, or by a particular dentist's name.

After enrollment...

To access the directory once you are enrolled, log in to our website and use your Family ID number, Group ID number, or social security number (Family and Group ID numbers are provided on your ID card).

If you have any questions, you can call
Customer Service at **800.880.1800**.



SafeGuard® SCHEDULE OF BENEFITS

DIRECT REFERRAL DENTAL PLAN SGC1011-TX

This Schedule of Benefits lists the services available to you under your SafeGuard plan, as well as the co-payments associated with each procedure. There are other factors that impact how your plan works and those are included here in the Exclusions & Limitations.

Specialty Care Information: During the course of treatment, your SafeGuard selected general dentist may recommend the services of a dentist whose practice is limited to specialty care. Your selected general dentist may refer you directly to a contracted SafeGuard specialty care provider; no referral or pre-authorization from SafeGuard is required.

Benefits provided by SafeGuard Health Plans, Inc.

Code	Service	Co-payment
Diagnostic Treatment		
D0120	Periodic oral evaluation – established patient	\$0
D0140	Limited oral evaluation – problem focused	\$0
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	\$0
D0150	Comprehensive oral evaluation – new or established patient	\$0
D0170	Re-evaluation – limited, problem focused (established patient; not post-operative visit)	\$0
D0180	Comprehensive periodontal evaluation – new or established patient	\$0
	Office visit - per visit (including all fees for sterilization and/or infection control)	\$0
Radiographs/Diagnostic Imaging (X-rays)		
D0210	Intraoral – complete series (including bitewings)	\$0
D0220	Intraoral – periapical first film	\$0
D0230	Intraoral – periapical each additional film	\$0
D0240	Intraoral – occlusal film	\$0
D0250	Extraoral – first film	\$0
D0260	Extraoral – each additional film	\$0
D0270	Bitewing – single film	\$0
D0272	Bitewings – two films	\$0
D0273	Bitewings – three films	\$0
D0274	Bitewings – four films	\$0
D0330	Panoramic film	\$0
D0350	Oral/facial photographic images	\$0
Tests and Examinations		
D0415	Collection of microorganisms for culture and sensitivity	\$0
D0425	Caries susceptibility tests	\$0
D0460	Pulp vitality tests	\$0
D0470	Diagnostic casts	\$0

Preventive Services

- Cleanings (prophylaxis) & fluoride treatments are limited to 2 every 12 months, unless medically necessary.
- Sealants: Plan benefit applies to primary and permanent molar teeth, within four (4) years or eruption, unless medically necessary.

D1110	Prophylaxis – adult	\$0
D1120	Prophylaxis – child	\$0
D1203	Topical application of fluoride (prophylaxis not included) – child	\$0
D1204	Topical application of fluoride (prophylaxis not included) – adult	\$0
D1206	Topical fluoride varnish; therapeutic application for moderate to high caries risk patients	\$0
D1310	Nutritional counseling for control of dental disease	\$0
D1330	Oral hygiene instructions	\$0
D1351	Sealant – per tooth	\$5
D1510	Space maintainer – fixed – unilateral	\$25
D1515	Space maintainer – fixed – bilateral	\$25
D1520	Space maintainer – removable – unilateral	\$35
D1525	Space maintainer – removable – bilateral	\$35
D1550	Recementation of space maintainer	\$5
D1555	Removal of fixed space maintainer	\$5

Restorative Treatment

D2140	Amalgam – one surface, primary or permanent	\$5
D2150	Amalgam – two surfaces, primary or permanent	\$10
D2160	Amalgam – three surfaces, primary or permanent	\$15
D2161	Amalgam – four or more surfaces, primary or permanent	\$20
D2330	Resin-based composite – one surface, anterior	\$5
D2331	Resin-based composite – two surfaces, anterior	\$10
D2332	Resin-based composite – three surfaces, anterior	\$15
D2335	Resin-based composite – four or more surfaces or involving incisal angle (anterior)	\$20
D2390	Resin-based composite crown, anterior	\$35
D2391	Resin-based composite – one surface, posterior	\$40
D2392	Resin-based composite – two surfaces, posterior	\$60
D2393	Resin-based composite – three surfaces, posterior	\$80
D2394	Resin-based composite – four or more surfaces, posterior	\$80

Crowns

- Replacement limit 1 every 5 years.
- An additional charge will be applied for any procedure using noble or high noble metal.
- Cases involving 7 or more crowns in the same treatment plan require a \$125 member fee per unit in addition to co-pay.
- \$75 fee per crown unit above co-pay for porcelain on molars.

D2510	Inlay – metallic – one surface	\$165
D2520	Inlay – metallic – two surfaces	\$165
D2530	Inlay – metallic – three or more surfaces	\$165
D2543	Onlay – metallic – three surfaces	\$185
D2544	Onlay – metallic – four or more surfaces	\$185
D2650	Inlay – resin-based composite – one surface	\$165
D2651	Inlay – resin-based composite – two surfaces	\$165
D2652	Inlay – resin-based composite – three or more surfaces	\$165
D2740	Crown – porcelain/ceramic substrate	\$225
D2750	Crown – porcelain fused to high noble metal	\$185
D2751	Crown – porcelain fused to predominantly base metal	\$185

Code	Service	Co-payment
D2752	Crown – porcelain fused to noble metal	\$185
D2780	Crown – ¾ cast high noble metal	\$185
D2781	Crown – ¾ cast predominantly base metal	\$185
D2782	Crown – ¾ cast noble metal	\$185
D2790	Crown – full cast high noble metal	\$185
D2791	Crown – full cast predominantly base metal	\$185
D2792	Crown – full cast noble metal	\$185
D2794	Crown – titanium	\$185
D2910	Recement inlay, onlay, or partial coverage restoration	\$0
D2915	Recement cast or prefabricated post and core	\$0
D2920	Recement crown	\$0
D2930	Prefabricated stainless steel crown – primary tooth	\$25
D2931	Prefabricated stainless steel crown – permanent tooth	\$25
D2940	Sedative filling	\$0
D2950	Core buildup, including any pins	\$20
D2951	Pin retention – per tooth, in addition to restoration	\$5
D2952	Post and core in addition to crown, indirectly fabricated	\$35
D2953	Each additional indirectly fabricated post – same tooth	\$35
D2954	Prefabricated post and core in addition to crown	\$30
D2955	Post removal (not in conjunction with endodontic therapy)	\$10
D2957	Each additional prefabricated post – same tooth	\$35
D2962	Labial veneer (porcelain laminate) – laboratory	\$210
D2970	Temporary crown (fractured tooth)	\$0

Endodontics

All procedures exclude final restoration.

D3110	Pulp cap – direct (excluding final restoration)	\$0
D3120	Pulp cap – indirect (excluding final restoration)	\$0
D3220	Therapeutic pulpotomy (excluding final restoration) – removal of pulp coronal to the dentinocemental junction and application of medicament	\$10
D3230	Pulpal therapy (resorbable filling) – anterior, primary tooth (excluding final restoration)	\$30
D3240	Pulpal therapy (resorbable filling) – posterior, primary tooth (excluding final restoration)	\$35
D3310	Anterior (excluding final restoration) – per tooth	\$95
D3320	Bicuspid (excluding final restoration) – per tooth	\$115
D3330	Molar (excluding final restoration) – per tooth	\$162
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	\$105
D3346	Retreatment of previous root canal therapy – anterior – per tooth	\$135
D3347	Retreatment of previous root canal therapy – bicuspid – per tooth	\$175
D3348	Retreatment of previous root canal therapy – molar – per tooth	\$275
D3351	Apexification/recalcification – initial visit (apical closure/calcific repair of perforations, root resorption, etc.)	\$0
D3352	Apexification/recalcification – interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.)	\$0
D3353	Apexification/recalcification – final visit (includes completed root canal therapy – apical closure/calcific repair of perforations, root resorption, etc.)	\$0
D3410	Apicoectomy/periradicular surgery – anterior	\$80
D3421	Apicoectomy/periradicular surgery – bicuspid (first root)	\$80
D3425	Apicoectomy/periradicular surgery – molar (first root)	\$80
D3426	Apicoectomy/periradicular surgery (each additional root)	\$80
D3430	Retrograde filling – per root	\$20
D3450	Root amputation – per root	\$95
D3920	Hemisection (including any root removal), not including root canal therapy	\$90

Periodontics

Periodontal charting for treatment planning of periodontal disease is included in exam and covered at no charge.

D4210	Gingivectomy or gingivoplasty – four or more contiguous teeth or bounded teeth spaces per quadrant	\$90
D4211	Gingivectomy or gingivoplasty – one to three contiguous teeth or bounded teeth spaces per quadrant	\$64
D4240	Gingival flap procedure, including root planing – four or more contiguous teeth or bounded teeth spaces per quadrant	\$95
D4241	Gingival flap procedure, including root planing – one to three contiguous teeth or bounded teeth spaces per quadrant	\$64
D4249	Clinical crown lengthening – hard tissue	\$125
D4260	Osseous surgery (including flap entry and closure) – four or more contiguous teeth or bounded teeth spaces per quadrant	\$110
D4261	Osseous surgery (including flap entry and closure) – one to three contiguous teeth or bounded teeth spaces per quadrant	\$74
D4270	Pedicle soft tissue graft procedure	\$250
D4271	Free soft tissue graft procedure (including donor site surgery)	\$250
D4273	Subepithelial connective tissue graft procedures, per tooth	\$75
D4274	Distal or proximal wedge procedure (when not performed in conjunction with surgical procedures in the same anatomical area)	\$70
D4275	Soft tissue allograft	\$70
D4320	Provisional splinting – intracoronal	\$20
D4321	Provisional splinting – extracoronal	\$20
D4341	Periodontal scaling and root planing – four or more teeth per quadrant	\$25
D4342	Periodontal scaling and root planing – one to three teeth per quadrant	\$17
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$40
D4381	Localized delivery of antimicrobial agents via a controlled release vehicle into diseased crevicular tissue, per tooth, by report	\$60
D4910	Periodontal maintenance (2 in a 12 month period)	\$50

Removable Prosthodontics

- Replacement limit 1 every 5 years.
- Relines are limited to 1 every 12 months.
- Includes up to 3 adjustments within 6 months of delivery.

D5110	Complete denture – maxillary	\$210
D5120	Complete denture – mandibular	\$210
D5130	Immediate denture – maxillary	\$225
D5140	Immediate denture – mandibular	\$225
D5211	Maxillary partial denture – resin base (including any conventional clasps, rests and teeth)	\$300
D5212	Mandibular partial denture – resin base (including any conventional clasps, rests and teeth)	\$300
D5213	Maxillary partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$260
D5214	Mandibular partial denture – cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$260
D5410	Adjust complete denture – maxillary	\$0
D5411	Adjust complete denture – mandibular	\$0
D5421	Adjust partial denture – maxillary	\$0
D5422	Adjust partial denture – mandibular	\$0
D5510	Repair broken complete denture base	\$25
D5520	Replace missing or broken teeth – complete denture (each tooth)	\$19
D5610	Repair resin denture base	\$30

Code	Service	Co-payment
D5620	Repair cast framework	\$45
D5630	Repair or replace broken clasp	\$19
D5640	Replace broken teeth – per tooth	\$19
D5650	Add tooth to existing partial denture	\$25
D5660	Add clasp to existing partial denture	\$35
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	\$225
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	\$225
D5710	Rebase complete maxillary denture	\$75
D5711	Rebase complete mandibular denture	\$75
D5720	Rebase maxillary partial denture	\$75
D5721	Rebase mandibular partial denture	\$75
D5730	Reline complete maxillary denture (chairside)	\$50
D5731	Reline complete mandibular denture (chairside)	\$50
D5740	Reline maxillary partial denture (chairside)	\$50
D5741	Reline mandibular partial denture (chairside)	\$50
D5750	Reline complete maxillary denture (laboratory)	\$50
D5751	Reline complete mandibular denture (laboratory)	\$50
D5760	Reline maxillary partial denture (laboratory)	\$50
D5761	Reline mandibular partial denture (laboratory)	\$50
D5820	Interim partial denture (maxillary)	\$45
D5821	Interim partial denture (mandibular)	\$45
D5850	Tissue conditioning, maxillary	\$25
D5851	Tissue conditioning, mandibular	\$25
D5899	Duplicate complete denture	\$195

Crowns/Fixed Bridges - Per Unit

- Replacement limit 1 every 5 years.
- An additional charge will be applied for any procedure using noble or high noble metal.
- Cases involving 7 or more crowns and/or fixed bridge units in the same treatment plan require a \$125 member fee per unit in addition to co-pay.
- \$75 fee per crown/bridge unit above co-pay for porcelain on molars.

D6210	Pontic – cast high noble metal	\$185
D6211	Pontic – cast predominantly base metal	\$185
D6212	Pontic – cast noble metal	\$185
D6214	Pontic – titanium	\$185
D6240	Pontic – porcelain fused to high noble metal	\$185
D6241	Pontic – porcelain fused to predominantly base metal	\$185
D6242	Pontic – porcelain fused to noble metal	\$185
D6250	Pontic – resin with high noble metal	\$185
D6251	Pontic – resin with predominantly base metal	\$185
D6252	Pontic – resin with noble metal	\$185
D6720	Crown – resin with high noble metal	\$185
D6721	Crown – resin with predominantly base metal	\$185
D6722	Crown – resin with noble metal	\$185
D6750	Crown – porcelain fused to high noble metal	\$185
D6751	Crown – porcelain fused to predominantly base metal	\$185
D6752	Crown – porcelain fused to noble metal	\$185
D6780	Crown – ¾ cast high noble metal	\$185
D6781	Crown – ¾ cast predominantly base metal	\$185
D6782	Crown – ¾ cast noble metal	\$185
D6790	Crown – full cast high noble metal	\$185
D6791	Crown – full cast predominantly base metal	\$185
D6792	Crown – full cast noble metal	\$185
D6794	Crown – titanium	\$185
D6930	Recement fixed partial denture	\$0

Code	Service	Co-payment
D6940	Stress breaker	\$35
D6950	Precision attachment	\$75
D6970	Post and core in addition to fixed partial denture retainer, indirectly fabricated	\$50
D6972	Prefabricated post and core in addition to fixed partial denture retainer	\$30
D6973	Core build up for retainer, including any pins	\$10
D6980	Fixed partial denture repair, by report	\$10

Oral Surgery

- Includes routine - post operative visits/treatment.
- Surgical removal of impacted teeth - (not covered unless pathology [disease] exists).
- Surgical removal of wisdom tooth/third molar for orthodontic reasons only is not covered.

D7111	Extraction, coronal remnants – deciduous tooth	\$10
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$0
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth	\$15
D7220	Removal of impacted tooth – soft tissue	\$30
D7230	Removal of impacted tooth – partially bony	\$50
D7240	Removal of impacted tooth – completely bony	\$75
D7241	Removal of impacted tooth – completely bony, with unusual surgical complications	\$130
D7250	Surgical removal of residual tooth roots (cutting procedure)	\$75
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	\$0
D7280	Surgical access of an unerupted tooth	\$50
D7285	Biopsy of oral tissue – hard (bone, tooth)	\$0
D7286	Biopsy of oral tissue – soft	\$0
D7310	Alveoplasty in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	\$35
D7311	Alveoplasty in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$10
D7320	Alveoplasty not in conjunction with extractions – four or more teeth or tooth spaces, per quadrant	\$40
D7321	Alveoplasty not in conjunction with extractions – one to three teeth or tooth spaces, per quadrant	\$20
D7510	Incision and drainage of abscess – intraoral soft tissue	\$26
D7520	Incision and drainage of abscess – extraoral soft tissue	\$26
D7910	Suture of recent small wounds up to 5 cm	\$0
D7960	Frenulectomy (frenectomy or frenotomy) – separate procedure	\$40
D7963	Frenuloplasty	\$40
D7970	Excision of hyperplastic tissue – per arch	\$30
D7971	Excision of pericoronal gingiva	\$25

Orthodontics

Benefits cover 24 months of usual & customary orthodontic treatment and 24 months of retention.

D8020	Limited orthodontic treatment of the transitional dentition	\$725
D8030	Limited orthodontic treatment of the adolescent dentition	\$725
D8040	Limited orthodontic treatment of the adult dentition	\$725
D8070	Comprehensive orthodontic treatment of the transitional dentition (full treatment case - including fixed/removable appliances)	\$1,300
D8080	Comprehensive orthodontic treatment of the adolescent dentition (full treatment case - including fixed/removable appliances)	\$1,300

Code	Service	Co-payment
D8090	Comprehensive orthodontic treatment of the adult dentition (full treatment case - including fixed/removable appliances)	\$1,500
D8660	Pre-orthodontic treatment visit	\$0
D8670	Periodic orthodontic treatment visit (as part of contract)	\$0
D8680	Retention phase (including fee for fixed/removable retainers and monthly visits for 24 months)	\$0
D8693	Rebonding or recementing; and/or repair, as required, of fixed retainers Orthodontic treatment plan and records (pre/post x-rays, photos, study models)	\$0
Adjunctive General Services		
D9110	Palliative (emergency) treatment of dental pain – minor procedure	\$0
D9120	Fixed partial denture sectioning	\$0
D9211	Regional block anesthesia	\$0
D9212	Trigeminal division block anesthesia	\$0
D9215	Local anesthesia	\$0
D9230	Analgesia, anxiolysis, inhalation of nitrous oxide	\$0
D9241	Intravenous conscious sedation/analgesia – first 30 minutes	\$45
D9242	Intravenous conscious sedation/analgesia – each additional 15 minutes	\$25
D9310	Consultation – diagnostic service provided by dentist or physician other than requesting dentist or physician	\$0
D9430	Office visit for observation (during regularly scheduled hours) – no other services performed	\$0
D9440	Office visit – after regularly scheduled hours	\$35
D9450	Case presentation, detailed and extensive treatment planning	\$0
D9630	Other drugs and/or medicaments, by report	\$15
D9910	Application of desensitizing medicament	\$0
D9951	Occlusal adjustment – limited	\$0
D9952	Occlusal adjustment – complete	\$50

Current Dental Terminology © American Dental Association

Dental Terminology Definitions

These definitions are designed to give you a “layman’s understanding” of some dental terminology in order for you to better understand your plan; they are not full descriptions.

Amalgam:	A silver filling
Anterior:	Teeth that are in the front of the mouth
Bicuspid:	Most people have eight bicuspid teeth; they are located immediately preceding the molar teeth with two in each quadrant of the mouth.
Bridge:	A replacement for one or more missing teeth that is permanently attached to the teeth adjacent to the empty space(s).
Crown:	A covering created to place over a tooth to strengthen and/or replace tooth structure. A crown can be made of different materials (noble, high noble), base metal, porcelain or porcelain and metal.
Endodontics:	Procedures that treat the nerve or the pulp of the tooth due to injury or infection.
Oral Surgery:	Surgery to remove teeth, reshape portions of the bone in the mouth, or biopsy suspect areas of the mouth.
Orthodontics:	Braces and other procedures to straighten the teeth.
Periodontics:	Procedures related to treatment of the supporting structures of the teeth (gums, underlying bone).
Posterior:	Teeth that set towards the back of the mouth, including molars and bicuspids (premolars).
Primary Teeth:	The first set of teeth (“baby” teeth).
Prophylaxis:	Scaling and polishing of teeth by removal of the plaque above the gum line.
Prosthodontics:	The restoration of natural and/or the replacement of missing teeth with artificial substitutes.
Quadrant:	One of the four equal sections into which your mouth can be divided (some procedures like periodontics are done in quadrants).
Resin-based Composite:	Tooth-colored (white) fillings

Exclusions and Limitations

Exclusions

1. Services performed by a general dentist or dentist whose practice is limited to providing specialty care, not contracted with SafeGuard, without prior approval by SafeGuard (except for out of area emergency services).
2. Any procedures not specifically listed as a covered benefit in the Schedule of Benefits.
3. Dental procedures initiated and completed prior to the member's eligibility under this Plan or started after the member's termination from the Plan.
4. Any dental services, or appliances which are determined to be not reasonable and/or necessary for maintaining or improving the member's dental health, as determined by the SafeGuard Selected General Dentist.
5. Dental procedures or services performed solely for cosmetic purposes or solely for appearance, unless otherwise specified as a covered service in the Schedule of Benefits.
6. Orthognathic surgery.
7. General anesthesia.
8. Any inpatient/outpatient hospital charges of any kind including dentist and/or physician charges, prescriptions or medications.
9. Replacement of dentures, crowns, appliances or bridgework that have been lost, stolen, or damaged due to abuse, misuse or neglect, unless otherwise specified as a covered service in the Schedule of Benefits.
10. Treatment of malignancies, cysts, or neoplasms.
11. Procedures, appliances, or restorations whose main purpose is to change the vertical dimension of occlusion, correct congenital, developmental, or medically induced dental disorders including, but not limited to treatment of myofunctional, myoskeletal, or temporomandibular joint disorders unless otherwise specified as an orthodontic benefit on the Schedule of Benefits.
12. Dental implants and services associated with the placement of implants, prosthodontic restoration of dental implants, and specialized implant maintenance services.
13. Dental services provided for or paid by a federal or state government agency or authority, political subdivision, or other public program other than Medicaid or Medicare.
14. Dental services required while serving in the Armed Forces of any country or international authority or relating to a declared or undeclared war or acts of war.
15. Services considered unnecessary or experimental in nature.
16. Dental procedures or appliances for minor tooth guidance or for the control of harmful habits such as thumb sucking and tongue thrusting.

Limitations

1. Cleanings (prophylaxis) and fluoride treatments are limited to twice a year, unless medically necessary.
2. An additional charge will be applied for any procedure using noble or high noble metal.
3. Relines are limited to one every twelve (12) months.
4. Panoramic or intraoral complete series, including bitewings (full mouth) x-rays are limited to once every three (3) years, unless medically necessary.

Exclusions and Limitations

5. Dentures (full or partial): Replacement only after five (5) years have elapsed following any prior provision of such dentures under a SafeGuard Benefit Plan. Replacements will be a benefit only if the existing denture is unsatisfactory and can not be made satisfactory as determined by the SafeGuard contracted general dentist.
6. Sealants: Plan benefit applies to primary and permanent molar teeth, within four (4) years of eruption, unless medically necessary.
7. Replacement of any crowns or fixed bridges (per unit) are limited to once every five (5) years.
8. Cases involving seven (7) or more crowns and/or fixed bridge units in the same treatment plan require a \$125 co-payment per unit in addition to co-payment for each crown/bridge unit.
9. There is a \$75 co-payment per crown/bridge unit in addition to regular co-payments for porcelain on molars.
10. Surgical removal of wisdom teeth/third molar for orthodontic reasons only is not a covered benefit.
11. Delivery of removable prosthodontics includes up to three (3) adjustments within six (6) months of delivery date of service.
12. Surgical removal of impacted teeth is not a covered benefit unless pathology [disease] exists.
13. The co-payments listed for endodontic procedures do not include the cost of final restoration.

Orthodontic Exclusions and Limitations

1. Orthodontic treatment must be provided by a SafeGuard Selected General Dentist or contracted dentist whose practice is limited to providing Specialty Care in order for the co-payments listed in the Schedule of Benefits to apply. Plan benefits shall cover twenty-four (24) months of usual and customary orthodontic treatment and an additional twenty-four (24) months of retention. Treatment extending beyond such time periods will be subject to a per-office-visit charge of \$25 dollars.
2. The following are not included as orthodontic benefits:
 - A. Repair or replacement of lost or broken appliances;
 - B. Retreatment of orthodontic cases;
 - C. Interceptive orthodontics;
 - D. Changes in treatment necessitated by an accident;
 - E. Treatment involving:
 - 1) Maxillo-facial surgery, myofunctional therapy, cleft palate, micrognathia, macroglossia;
 - 2) Hormonal imbalances or other factors affecting growth or developmental abnormalities;
 - 3) Treatment related to temporomandibular joint disorders;
 - 4) Lingually placed direct bonded appliances and arch wires ("invisible braces");
3. The retention phase of treatment shall include the construction, placement, and adjustment of retainers.

Directory of Participating Dentists - Dental HMO

Angleton

Dunn, Dr. Forrest

Facility # 52191
Forrest M Dunn DDS
206 E Cedar
(979) 849-3741 77515

Stewart, Dr. Charles

Facility # 1214
Charles Stewart DDS
2228 N Downing
(979) 849-3083 77515

Baytown

Andress, Dr. Ronnie

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

Kunjumon, Dr. Agee

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

McParland, Dr. Patrick

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

Mehdzadeh, Dr. Pedram

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

Mehmood, Dr. Afifa

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

Tabrizi, Dr. Matt

Facility # 2818
Matt T Tabrizi DDS
4310 Garth Rd
(281) 838-8888 77521

Thompson, Dr. Junior

Facility # 6639
Royal Dental
6644 Garth Rd
(281) 839-0532 77521

Beaumont

Bibb, Dr. Melanie

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Bousigues, Dr. Samantha

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Chinchilla, Dr. Julio

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Copeland, Dr. Jeffrey

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Freeman, Dr. Larry

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Hamidi, Dr. Rosita

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Parikh, Dr. Purvi

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Scott, Dr. Barbara

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Tucker, Dr. Jess

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Wilson, Dr. Mark

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Ziegenbein, Dr. Kent

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Zilberman, Dr. Susanna

Facility # 8687
Lovett Dental - Beaumont
4105 Dowlen Rd # A
(409) 924-8100 77706

Channelview

Dinh, Dr. Christine

Facility # 60257
G M S Dental - Channelview
15201 E Frwy # 225
(281) 457-2847 77530

Neagle, Dr. Jack

Facility # 60257
G M S Dental - Channelview
15201 E Frwy # 225
(281) 457-2847 77530

Slutsky, Dr. Alan

Facility # 60257
G M S Dental - Channelview
15201 E Frwy # 225
(281) 457-2847 77530

Stone, Dr. James

Facility # 60257
G M S Dental - Channelview
15201 E Frwy # 225
(281) 457-2847 77530

Conroe

Cerelli, Dr. Jason

Facility # 7351
Conwood Dental Associates
27866 C I-45 N
(281) 681-2700 77385

Hamburg, Dr. Allan

Facility # 7351
Conwood Dental Associates
27866 C I-45 N
(281) 681-2700 77385

Paluk, Dr. Sergio

Facility # 7351
Conwood Dental Associates
27866 C I-45 N
(281) 681-2700 77385

Smith, Dr. Darrell

Facility # 6703
Monarch Dental - Conroe
1410 N Loop 336 W
(936) 441-0481 77304

Smith III, Dr. Roy

Facility # 6703
Monarch Dental - Conroe
1410 N Loop 336 W
(936) 441-0481 77304

Cypress

Daftarian, Dr. Samaneh

Facility # 61841
Lifetime Dental
10750 Barker Cypress Rd # 111
(281) 213-8666 77433

Simpson, Dr. Felicia

Facility # 62939
Cypress Mill Dental
14315 Cypress Rosehill # 150
(281) 373-4533 77429

Smith III, Dr. Roy

Facility # 66276
Castle Dental - Cypress
25823 Highway 290
(281) 373-5559 77429

Deer Park

Ramos Jr, Dr. Rodolfo

Facility # 60806
Rudy Ramos DDS
2114 Ctr
(281) 479-5373 77536

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Directory of Participating Dentists - Dental HMO

Urrutia, Dr. Maria
Facility # 60806
Rudy Ramos DDS
2114 Ctr
(281) 479-5373 77536

Dickinson

* **Johnson Jr, Dr. George**
Facility # 6069
George Johnson DDS
2108 Fm 517 Rd # E
(281) 337-3441 77539

Friendswood

Saeedi, Dr. Behnaz
Facility # 38563
Dental Gallery
102 W El Dorado Blvd # C-1
(281) 990-8448 77546

Houston

Abraham, Dr. Asha
Facility # 7059
Castle Dental - Inner Loop
5712 Kirby Dr
(713) 521-3509 77005

Allen, Dr. Jeff
Facility # 271
Thomas H Magzen DDS
11000 Fondren Rd # B 105
(713) 981-9513 77096

Anton, Dr. Christopher
Facility # 58123
G M S Dental - Main
1445 North Loop W # 1000
(713) 861-3231 77008

* **Banks, Dr. Glenn**
Facility # 60059
Unique Dental
5438 N Frwy
(713) 697-9100 77076

Banks, Dr. Glenn
Facility # 4091
Unique Dental
9733 Westheimer Rd
(713) 952-6161 77042

Banks, Dr. Glenn
Facility # 8212
Unique Dental
6608 Hwy 6 N # C
(281) 550-0900 77084

Belcher, Dr. Sheila
Facility # 60531
Marquette Dentistry
8323 S W Freeway # 610
(713) 777-9865 77074

Berry Brown, Dr. Anita
Facility # 8496
Champions Dental Group
3648 F M 1960 Rd W # 112
(281) 586-9400 77068

Bibb, Dr. Melanie
Facility # 59298
Lovett Dental
3402 Highway 6 S # C
(281) 759-5900 77082

Bibb, Dr. Melanie
Facility # 59295
Lovett Dental
995 Gulfgate Center Mall
(713) 847-8822 77087

Bibb, Dr. Melanie
Facility # 62734
Lovett Dental
6137 Kirby Dr
(713) 490-8880 77005

Bibb, Dr. Melanie
Facility # 59297
Lovett Dental
8570 Westheimer Rd
(832) 242-2030 77063

Bibb, Dr. Melanie
Facility # 62733
Lovett Dental
4701 Airline Dr
(713) 691-5551 77022

Bousigues, Dr. Samantha
Facility # 62733
Lovett Dental
4701 Airline Dr
(713) 691-5551 77022

Bousigues, Dr. Samantha
Facility # 59297
Lovett Dental
8570 Westheimer Rd
(832) 242-2030 77063

Bousigues, Dr. Samantha
Facility # 62734
Lovett Dental
6137 Kirby Dr
(713) 490-8880 77005

Bousigues, Dr. Samantha
Facility # 67394
Lovett Dental
12711 FM 1960 Rd W
(281) 890-5002 77065

Bousigues, Dr. Samantha
Facility # 59298
Lovett Dental
3402 Highway 6 S # C
(281) 759-5900 77082

Bousigues, Dr. Samantha
Facility # 59295
Lovett Dental
995 Gulfgate Center Mall
(713) 847-8822 77087

Bradbury, Dr. Timothy
Facility # 727
Timothy A Bradbury DDS
10550 W Bellfort St # 140
(281) 530-7330 77031

Brueggen, Dr. Harold
Facility # 75
H Wayne Brueggen DDS
14626 Bellaire Blvd
(281) 879-1786 77083

Burch, Dr. Stacie
Facility # 2838
Southern Dental Willowbrook
17776 Tomball Pkwy # 20 A
(713) 777-2777 77064

Cerelli, Dr. Jason
Facility # 1450
Houston Northwest Dental
Associates
9631 F M 1960 Rd W # B
(281) 469-0589 77070

Charles, Dr. Michael
Facility # 7636
Michael Charles DDS
2101 Crawford St # 308
(713) 651-3040 77002

Chau, Dr. Hung
Facility # 60056
Sunshine Dental
3444 Ella Blvd # A
(713) 681-0140 77018

Chheda, Dr. Hemlata
Facility # 772
Hema Chheda DDS
8191 SW Frwy # 111
(713) 988-3778 77074

Childers, Dr. Blake
Facility # 7038
Castle Dental - Champions
5020 FM 1960 Rd W
(281) 580-9058 77069

Chin, Dr. Edwin
Facility # 6406
Edwin Chin DDS
3010 Little York Rd
(713) 574-5159 77093

Chinchilla, Dr. Julio
Facility # 59298
Lovett Dental
3402 Highway 6 S # C
(281) 759-5900 77082

Chinchilla, Dr. Julio
Facility # 59295
Lovett Dental
995 Gulfgate Center Mall
(713) 847-8822 77087

Chinchilla, Dr. Julio
Facility # 62733
Lovett Dental
4701 Airline Dr
(713) 691-5551 77022

Chinchilla, Dr. Julio
Facility # 59297
Lovett Dental
8570 Westheimer Rd
(832) 242-2030 77063

Chinchilla, Dr. Julio
Facility # 67394
Lovett Dental
12711 FM 1960 Rd W
(281) 890-5002 77065

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Directory of Participating Dentists - Dental HMO

Chu, Dr. Dan

Facility # 6776
Houston Cosmetic & Implant
Dentistry
3730 Kirby Dr # 401
(713) 523-4243 77098

Chung, Dr. Deborah

Facility # 2823
Southern Dental - Palm
Center
5703 Martin Luther King Blvd
(713) 777-2777 77021

Clark, Dr. Thomas

Facility # 1115
Thomas Clark DDS
4402 Airline Dr
(713) 691-1831 77022

Coleman, Dr. Arthur

Facility # 6461
Arthur Coleman D D S &
Associates
5445 Alameda Rd # 300
(713) 526-1777 77004

Convert, Dr. Anne

Facility # 4147
Westwood Dental
5770 Hollister St # B
(713) 460-2444 77040

Convert, Dr. Anne

Facility # 4148
Westwood Dental
14039 Westhiemer Rd
(281) 558-3384 77077

Convert, Dr. Anne

Facility # 60842
Westwood Dental
1454 Campbell St # 200
(713) 722-8400 77055

Convert, Dr. Anne

Facility # 4146
Westwood Dental
6601 S Braeswood Blvd
(713) 773-3333 77096

Crabtree, Dr. Leonard

Facility # 1074
Leonard E Crabtree DDS Inc
1011 Augusta Dr # 209
(713) 623-0700 77057

Culver, Dr. Sylvia

Facility # 2838
Southern Dental Willowbrook
17776 Tomball Pkwy # 20 A
(713) 777-2777 77064

Cutropia, Dr. Craig

Facility # 7595
Monarch Dental - 290 W 34Th
5215 W 34th St # C
(713) 957-0772 77092

Davis, Dr. Freddie

Facility # 60167
Freddie Davis DDS
5534 Wayside
(713) 676-1110 77028

Denena, Dr. Joseph

Facility # 6058
Joseph F Denena DDS
10600 Fondren Rd # 212
(713) 771-6979 77096

Dinh, Dr. Christine

Facility # 58123
G M S Dental - Main
1445 North Loop W # 1000
(713) 861-3231 77008

Dinh, Dr. Christine

Facility # 68655
GMS Dental - Katy Fwy
11767 Katy Fwy # 505
(281) 679-9340 77079

Dinh, Dr. Christine

Facility # 60258
G M S Dental - Astrodome
2201 W Holcombe Blvd # 220
(713) 664-3400 77030

Dinh, Dr. Christine

Facility # 68657
GMS Dental-Dryden
1709 Dryden Rd # 1411
(713) 942-9821 77030

Doolen, Dr. Jason

Facility # 730
Royal Dental
5700 Highway 6 N # 200
(281) 856-0999 77084

Doolen, Dr. Jason

Facility # 177
Royal Dental
8145 Hwy 6 S # 130
(281) 498-8486 77083

Esfandiari, Dr. Soroush

Facility # 60057
Holcombe Dental Associates
2329 W Holcombe Blvd
(713) 667-9311 77030

Etessami, Dr. Katayoun

Facility # 62839
Castle Dental
6831 Hwy 6 N
(281) 861-7054 77084

Farrell, Dr. Tim

Facility # 58123
G M S Dental - Main
1445 North Loop W # 1000
(713) 861-3231 77008

Farrell, Dr. Wendy

Facility # 58123
G M S Dental - Main
1445 North Loop W # 1000
(713) 861-3231 77008

Freeman, Dr. Larry

Facility # 59295
Lovett Dental
995 Gulfgate Center Mall
(713) 847-8822 77087

Freeman, Dr. Larry

Facility # 59298
Lovett Dental
3402 Highway 6 S # C
(281) 759-5900 77082

*** Gan, Dr. Ay Mey**

Facility # 6051
Ay Mey Gan DDS
3801 Kirby Dr # 200
(713) 522-9499 77098

Ghattas, Dr. Nagy

Facility # 60055
Immanuel Dental Care
1147 Clear Lake City Blvd
(281) 286-5867 77062

Glasper, Dr. Voris

Facility # 2821
Voris Glasper DDS
6418 Laura Koppe
(713) 633-7360 77016

*** Gomez Infante De Rom, Dr.**

Iracema
Facility # 2836
Southern Dental Associates
9664 Mesa Rd
(713) 631-6806 77078

Gomez Infante De Rom, Dr.

Iracema
Facility # 2834
Southern Dental - Heights
310 W 19th St
(713) 861-6242 77008

Gonzalez, Dr. Hugo

Facility # 29556
Bellaire Dental
6200 Bellaire Blvd # 1
(713) 771-1969 77081

*** Goodall, Dr. June**

Facility # 3856
June Goodall DDS
11111 Katy Frwy # 1000
(713) 461-3200 77079

*** Gutierrez, Dr. Jorge**

Facility # 68751
Clear Choice Orthodontics
112 Bammel Westfield Rd
(281) 587-4900 77090

*** Gutierrez, Dr. Jorge**

Facility # 68750
Clear Choice Orthodontics -
Galleria
6100 Westheimer # 150
(281) 392-0888 77057

Hackett, Dr. Clifford

Facility # 60166
Clifford J Hackett DDS
7324 SW Frwy # 885
(713) 266-1937 77074

Hamada, Dr. Raif

Facility # 7052
Castle Dental - Northwest
13486 Northwest Fwy
(713) 460-4777 77040

Hamada, Dr. Raif

Facility # 7038
Castle Dental - Champions
5020 FM 1960 Rd W
(281) 580-9058 77069

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Directory of Participating Dentists - Dental HMO

Hamblen, Dr. Don
 Facility # 1634
 Don K Hamblen DDS
 6910 Bellaire Blvd # 17
 (713) 771-5689 77074

Hamburg, Dr. Allan
 Facility # 1450
 Houston Northwest Dental
 Associates
 9631 F M 1960 Rd W # B
 (281) 469-0589 77070

Hamburg, Dr. Allan
 Facility # 8496
 Champions Dental Group
 3648 F M 1960 Rd W # 112
 (281) 586-9400 77068

Hamburg, Dr. Allan
 Facility # 10163
 Legacy Dental Care
 955 Dairy Ashford # 107
 (281) 531-7000 77079

Hamidi, Dr. Rosita
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Hamidi, Dr. Rosita
 Facility # 59295
 Lovett Dental
 995 Gulfgate Center Mall
 (713) 847-8822 77077

Hamidi, Dr. Rosita
 Facility # 62734
 Lovett Dental
 6137 Kirby Dr
 (713) 490-8880 77005

Hamidi, Dr. Rosita
 Facility # 62733
 Lovett Dental
 4701 Airline Dr
 (713) 691-5551 77022

Hamidi, Dr. Rosita
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Hamidi, Dr. Rosita
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

Hamouie, Dr. Loma
 Facility # 3048
 Miles of Smiles Inc
 3055 Sage # 190
 (713) 623-6622 77056

Hansen, Dr. Fred
 Facility # 7299
 Fred M Hansen DDS
 909 Frostwood # 160
 (713) 461-6161 77024

Harrison Jr, Dr. Robert
 Facility # 2823
 Southern Dental - Palm
 Center
 5703 Martin Luther King Blvd
 (713) 777-2777 77021

*** Herrington, Dr. Martha
 Jane**
 Facility # 36204
 Community Dental Care
 8535 W Bellfort
 (713) 777-8999 77071

Higgins, Dr. Stephen
 Facility # 60406
 Lockwood Dental
 4315 Lockwood Dr # 3
 (713) 678-8428 77026

Higgins, Dr. Stephen
 Facility # 2823
 Southern Dental - Palm
 Center
 5703 Martin Luther King Blvd
 (713) 777-2777 77021

Hilton, Dr. Ted
 Facility # 6014
 Ted R Hilton DDS Inc
 9137 Hillcroft
 (713) 266-3030 77096

Huang, Dr. Pai
 Facility # 60842
 Westwood Dental
 1454 Campbell St # 200
 (713) 722-8400 77055

Huang, Dr. Pai
 Facility # 4148
 Westwood Dental
 14039 Westheimer Rd
 (281) 558-3384 77077

Huang, Dr. Pai
 Facility # 4146
 Westwood Dental
 6601 S Braeswood Blvd
 (713) 773-3333 77096

Huang, Dr. Pai
 Facility # 4147
 Westwood Dental
 5770 Hollister St # B
 (713) 460-2444 77040

Huynh, Dr. Dung
 Facility # 7038
 Castle Dental - Champions
 5020 FM 1960 Rd W
 (281) 580-9058 77069

Iwuala, Dr. Gloria
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Jackson, Dr. Tracie
 Facility # 7048
 Castle Dental - East
 13247 East Fwy
 (713) 451-8888 77015

*** Jafari, Dr. Haleh**
 Facility # 36204
 Community Dental Care
 8535 W Bellfort
 (713) 777-8999 77071

Jafferally, Dr. Akbar
 Facility # 1450
 Houston Northwest Dental
 Associates
 9631 F M 1960 Rd W # B
 (281) 469-0589 77070

Jamea, Dr. Shahrzad
 Facility # 11779
 Uptown General & Cosmetic
 Dentistry
 5373 W Alabama # 118
 (713) 355-5555 77056

Jamea, Dr. Shahrzad
 Facility # 58821
 Methodist Dental
 13420 Tomball Pkwy # B
 (281) 272-0106 77086

James Jr, Dr. Lloyd
 Facility # 6084
 Lloyd James DDS
 918 Mercury Dr
 (713) 675-6011 77029

Johnson, Dr. John
 Facility # 3106
 John A Johnson DDS
 7151 Parker Rd
 (713) 633-3130 77016

Jones, Dr. David
 Facility # 62734
 Lovett Dental
 6137 Kirby Dr
 (713) 490-8880 77005

Jones, Dr. David
 Facility # 62733
 Lovett Dental
 4701 Airline Dr
 (713) 691-5551 77022

Kasamali, Dr. Jasmin
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Kasamali, Dr. Jasmin
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Kennedy, Dr. Ross
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

King, Dr. Kenneth
 Facility # 1426
 Kenneth J King DDS
 2815 Eastex Freeway
 (713) 223-8930 77026

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Directory of Participating Dentists - Dental HMO

Koroni, Dr. Abdoul
 Facility # 7890
 Gulf Family Dental
 4023 Gulf St
 (713) 645-8822 77087

Kunjumon, Dr. Agee
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Kunjumon, Dr. Agee
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Kunjumon, Dr. Agee
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Kunjumon, Dr. Agee
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Kwak, Dr. Jae-Hyuck
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

Lalji, Dr. Ayeez
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Lalji, Dr. Ayeez
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Lalji, Dr. Ayeez
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Lalji, Dr. Ayeez
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

*** Lee, Dr. Carl**
 Facility # 30877
 Carl E Lee DDS Pc
 2000 Crawford # 1522
 (713) 757-0048 77002

Levison, Dr. Jeonghee
 Facility # 3100
 Universal Dental Clinic P A
 209 E Crosstimbers
 (713) 692-1344 77022

Lewis, Dr. David
 Facility # 2839
 Southern Dental Associates
 1459 Wirt Rd
 (713) 777-2777 77055

*** Lewis, Dr. David**
 Facility # 2825
 Southern Dental Associates
 2500 Central Pkwy # P
 (713) 224-2671 77092

Lewis, Dr. David
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Lewis, Dr. David
 Facility # 2823
 Southern Dental - Palm
 Center
 5703 Martin Luther King Blvd
 (713) 777-2777 77021

Lewis, Dr. David
 Facility # 2838
 Southern Dental Willowbrook
 17776 Tomball Pkwy # 20 A
 (713) 777-2777 77064

Lewis, Dr. Michael
 Facility # 2839
 Southern Dental Associates
 1459 Wirt Rd
 (713) 777-2777 77055

*** Little, Dr. Thomas**
 Facility # 64938
 Castle Dental - West
 12520 Westheimer Rd
 (281) 679-8888 77077

Lu, Dr. Jason
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Magzen, Dr. Thomas
 Facility # 271
 Thomas H Magzen DDS
 11000 Fondren Rd # B 105
 (713) 981-9513 77096

Mc Arthur, Dr. Wallace
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

McParland, Dr. Patrick
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

McParland, Dr. Patrick
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Mehdizadeh, Dr. Pedram
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Mehdizadeh, Dr. Pedram
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Mehdizadeh, Dr. Pedram
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Mehdizadeh, Dr. Pedram
 Facility # 4229
 Monarch Dental - Clear Lake
 2321 Bay Area Blvd
 (281) 480-9870 77058

Mehdizadeh, Dr. Pedram
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Mehmood, Dr. Afifa
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Mehmood, Dr. Afifa
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Mehmood, Dr. Afifa
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Mehmood, Dr. Afifa
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Meliza, Dr. Michael
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Mota, Dr. Iselsa
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Naraghi, Dr. Ahmad
 Facility # 4146
 Westwood Dental
 6601 S Braeswood Blvd
 (713) 773-3333 77096

Naraghi, Dr. Ahmad
 Facility # 4148
 Westwood Dental
 14039 Westhiemer Rd
 (281) 558-3384 77077

Naraghi, Dr. Ahmad
 Facility # 60842
 Westwood Dental
 1454 Campbell St # 200
 (713) 722-8400 77055

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Directory of Participating Dentists - Dental HMO

Naraghi, Dr. Ahmad
 Facility # 4147
 Westwood Dental
 5770 Hollister St # B
 (713) 460-2444 77040

Neagle, Dr. Jack
 Facility # 60258
 G M S Dental - Astrodome
 2201 W Holcombe Blvd # 220
 (713) 664-3400 77030

Neagle, Dr. Jack
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

Nguyen, Dr. Huong
 Facility # 51596
 Hi-Tech Dental Care
 5716 Bellaire Blvd # B
 (713) 668-1600 77081

*** Nguyen, Dr. Mai**
 Facility # 60059
 Unique Dental
 5438 N Frwy
 (713) 697-9100 77076

Nguyen, Dr. Mai
 Facility # 8212
 Unique Dental
 6608 Hwy 6 N # C
 (281) 550-0900 77084

Nguyen, Dr. Mai
 Facility # 4091
 Unique Dental
 9733 Westheimer Rd
 (713) 952-6161 77042

Nickleberry, Dr. Tammeka
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Nugent, Dr. Michael
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Orlando, Dr. Joseph
 Facility # 329
 Apex Dental Associates
 909 Dairy Ashford # 210
 (281) 497-4740 77079

Parikh, Dr. Purvi
 Facility # 59295
 Lovett Dental
 995 Gulfgate Center Mall
 (713) 847-8822 77087

Parikh, Dr. Purvi
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

Parikh, Dr. Purvi
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Parikh, Dr. Purvi
 Facility # 62734
 Lovett Dental
 6137 Kirby Dr
 (713) 490-8880 77005

Parikh, Dr. Purvi
 Facility # 62733
 Lovett Dental
 4701 Airline Dr
 (713) 691-5551 77022

Parikh, Dr. Purvi
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Pate Jr, Dr. Melvin
 Facility # 36622
 Castle Dental - Compaq
 21519 Tomball Pkwy # H
 (281) 376-4848 77070

*** Patel, Dr. Pravina**
 Facility # 60295
 Family Dental Center
 5901 Hillcroft Ave # D 6
 (713) 781-1170 77036

Perez, Dr. Jennifer
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Perez, Dr. Jennifer
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Perez, Dr. Jennifer
 Facility # 5010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Perez, Dr. Jennifer
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Pham, Dr. Hoa
 Facility # 67195
 Accent Dental Care PA
 10917 Scarsdale Blvd
 (281) 481-2234 77089

Pham, Dr. Phuong
 Facility # 7561
 Monarch Dental - Main
 12341 Main St
 (713) 729-9898 77035

Punch, Dr. Ronald
 Facility # 1203
 Ronald C Punch DDS
 9802 Homestead Rd
 (713) 631-0191 77016

Ramos Jr, Dr. Rodolfo
 Facility # 60841
 Rudy Ramos DDS
 9545 Katy Fwy # 125
 (713) 973-9591 77024

Rangappa, Dr. Suman
 Facility # 7051
 Castle Dental - South
 7906 Gulf Fwy
 (713) 847-0800 77017

*** Rassner, Dr. Michael**
 Facility # 1602
 Michael A Rassner DDS
 2600 S Gessner # 414
 (713) 789-8680 77063

Richardson, Dr. Lakendra
 Facility # 2823
 Southern Dental - Palm
 Center
 5703 Martin Luther King Blvd
 (713) 777-2777 77021

*** Richardson, Dr. Lakendra**
 Facility # 2836
 Southern Dental Associates
 9664 Mesa Rd
 (713) 631-6806 77078

Richardson, Dr. Lakendra
 Facility # 2838
 Southern Dental Willowbrook
 17776 Tomball Pkwy # 20 A
 (713) 777-2777 77064

*** Richardson, Dr. Lakendra**
 Facility # 2825
 Southern Dental Associates
 2500 Central Pkwy # P
 (713) 224-2671 77092

Richardson, Dr. Lakendra
 Facility # 2839
 Southern Dental Associates
 1459 Wirt Rd
 (713) 777-2777 77055

Richardson, Dr. Lakendra
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

Rosenquist III, Dr. Edward
 Facility # 7593
 Monarch Dental - Champions
 6510 F M 1960 W
 (281) 583-0888 77069

Russey Jr, Dr. Edward
 Facility # 4148
 Westwood Dental
 14039 Westheimer Rd
 (281) 558-3384 77077

Russey Jr, Dr. Edward
 Facility # 4147
 Westwood Dental
 5770 Hollister St # B
 (713) 460-2444 77040

Russey Jr, Dr. Edward
 Facility # 4146
 Westwood Dental
 6601 S Braeswood Blvd
 (713) 773-3333 77096

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Directory of Participating Dentists - Dental HMO

Russey Jr, Dr. Edward
 Facility # 60842
 Westwood Dental
 1454 Campbell St # 200
 (713) 722-8400 77055

Scott, Dr. Barbara
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

Scott, Dr. Barbara
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Scott, Dr. Barbara
 Facility # 62733
 Lovett Dental
 4701 Airline Dr
 (713) 691-5551 77022

Scott, Dr. Barbara
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Scott, Dr. Barbara
 Facility # 59295
 Lovett Dental
 995 Gulfgate Center Mall
 (713) 847-8822 77087

Scott, Dr. Barbara
 Facility # 62734
 Lovett Dental
 6137 Kirby Dr
 (713) 490-8880 77005

Shah, Dr. Tara
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Shah, Dr. Tara
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Shanthagowda, Dr. Chaitra
 Facility # 4228
 Monarch Dental - Gulf Gate
 6888 Gulf Frwy # 610
 (713) 643-0040 77087

Shanthagowda, Dr. Chaitra
 Facility # 7049
 Monarch Dental - Post Oak
 12520 Westheimer Rd
 (281) 679-8888 77077

Shirvani, Dr. Neelufar
 Facility # 730
 Royal Dental
 5700 Highway 6 N # 200
 (281) 856-0999 77084

Shirvani, Dr. Neelufar
 Facility # 177
 Royal Dental
 8145 Hwy 6 S # 130
 (281) 498-8486 77083

Shoae, Dr. Ali
 Facility # 7037
 Castle Dental - North
 6500 North Fwy # 124
 (713) 696-8111 77076

Simpson, Dr. Oliver
 Facility # 7053
 Castle Dental - Katy
 19961 Katy Fwy
 (281) 599-7700 77094

Slutsky, Dr. Alan
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

Slutsky, Dr. Alan
 Facility # 60258
 G M S Dental - Astrodome
 2201 W Holcombe Blvd # 220
 (713) 664-3400 77030

Slutsky, Dr. Alan
 Facility # 68655
 GMS Dental - Katy Fwy
 11767 Katy Fwy # 505
 (281) 679-9340 77079

Smith III, Dr. Roy
 Facility # 62839
 Castle Dental
 6831 Hwy 6 N
 (281) 861-7054 77084

Smith III, Dr. Roy
 Facility # 7595
 Monarch Dental - 290 W 34Th
 5215 W 34th St # C
 (713) 957-0772 77092

Smith III, Dr. Roy
 Facility # 7051
 Castle Dental - South
 7906 Gulf Fwy
 (713) 847-0800 77017

Smith III, Dr. Roy
 Facility # 7053
 Castle Dental - Katy
 19961 Katy Fwy
 (281) 599-7700 77094

Smith III, Dr. Roy
 Facility # 7059
 Castle Dental - Inner Loop
 5712 Kirby Dr
 (713) 521-3509 77005

Smith III, Dr. Roy
 Facility # 7052
 Castle Dental - Northwest
 13486 Northwest Fwy
 (713) 460-4777 77040

Smith III, Dr. Roy
 Facility # 4228
 Monarch Dental - Gulf Gate
 6888 Gulf Frwy # 610
 (713) 643-0040 77087

Smith III, Dr. Roy
 Facility # 36622
 Castle Dental - Compaq
 21519 Tomball Pkwy # H
 (281) 376-4848 77070

Smith III, Dr. Roy
 Facility # 7048
 Castle Dental - East
 13247 East Fwy
 (713) 451-8888 77015

Smith III, Dr. Roy
 Facility # 7049
 Monarch Dental - Post Oak
 12520 Westheimer Rd
 (281) 679-8888 77077

Smith III, Dr. Roy
 Facility # 4229
 Monarch Dental - Clear Lake
 2321 Bay Area Blvd
 (281) 480-9870 77058

Smith III, Dr. Roy
 Facility # 7038
 Castle Dental - Champions
 5020 FM 1960 Rd W
 (281) 580-9058 77069

Smith III, Dr. Roy
 Facility # 7562
 Monarch Dental - Fannin
 8455 Fannin St # A
 (713) 797-9041 77054

Smith III, Dr. Roy
 Facility # 7037
 Castle Dental - North
 6500 North Fwy # 124
 (713) 696-8111 77076

Smith III, Dr. Roy
 Facility # 7561
 Monarch Dental - Main
 12341 Main St
 (713) 729-9898 77035

Smith III, Dr. Roy
 Facility # 7046
 Castle Dental - Southwest
 9533 Southwest Fwy
 (713) 774-7774 77074

Smith III, Dr. Roy
 Facility # 7593
 Monarch Dental - Champions
 6510 F M 1960 W
 (281) 583-0888 77069

Smith III, Dr. Roy
 Facility # 68809
 Castle Dental Eldridge
 12246 FM 1960 West
 (281) 849-1001 77065

Smooke, Dr. Adam
 Facility # 58511
 Adam L Smooke DMD
 2450 Fondren Rd # 300
 (713) 974-0900 77063

Stone, Dr. James
 Facility # 68655
 GMS Dental - Katy Fwy
 11767 Katy Fwy # 505
 (281) 679-9340 77079

Stone, Dr. James
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

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Directory of Participating Dentists - Dental HMO

Stone, Dr. James
 Facility # 68657
 GMS Dental-Dryden
 1709 Dryden Rd # 1411
 (713) 942-9821 77030

Stone, Dr. James
 Facility # 60258
 G M S Dental - Astrodome
 2201 W Holcombe Blvd # 220
 (713) 664-3400 77030

*** Stuart, Dr. Claudette**
 Facility # 6119
 Claudette R Stuart DDS
 715 Gulfgate Ctr
 (713) 641-1010 77087

Thirumalai, Dr. Jaishankar
 Facility # 2839
 Southern Dental Associates
 1459 Wirt Rd
 (713) 777-2777 77055

Thomas, Dr. Sheena
 Facility # 2838
 Southern Dental Willowbrook
 17776 Tomball Pkwy # 20 A
 (713) 777-2777 77064

Thomas, Dr. Sheena
 Facility # 2839
 Southern Dental Associates
 1459 Wirt Rd
 (713) 777-2777 77055

*** Thomas, Dr. Sheena**
 Facility # 2836
 Southern Dental Associates
 9664 Mesa Rd
 (713) 631-6806 77078

Thomas, Dr. Sheena
 Facility # 2834
 Southern Dental - Heights
 310 W 19th St
 (713) 861-6242 77008

*** Thomas, Dr. Sheena**
 Facility # 2825
 Southern Dental Associates
 2500 Central Pkwy # P
 (713) 224-2671 77092

Thomas, Dr. Sheena
 Facility # 2823
 Southern Dental - Palm
 Center
 5703 Martin Luther King Blvd
 (713) 777-2777 77021

Thomas, Dr. Siny
 Facility # 58123
 G M S Dental - Main
 1445 North Loop W # 1000
 (713) 861-3231 77008

Thomas, Dr. Siny
 Facility # 60258
 G M S Dental - Astrodome
 2201 W Holcombe Blvd # 220
 (713) 664-3400 77030

Thompson, Dr. Junior
 Facility # 55010
 Royal Dental
 8303 Gulf Fwy # 112
 (713) 649-8590 77017

Thompson, Dr. Junior
 Facility # 54
 Royal Dental
 12960 East Fwy
 (713) 453-3559 77015

Tran, Dr. Aline
 Facility # 7555
 Uvalde Dental
 174 Uvalde Rd
 (713) 451-2955 77015

Tu, Dr. Denise
 Facility # 1173
 Denise Tu DDS
 5712 S Gessner # F
 (713) 777-9009 77036

Urrutia, Dr. Maria
 Facility # 60841
 Rudy Ramos DDS
 9545 Katy Fwy # 125
 (713) 973-9591 77024

Wallis, Dr. James
 Facility # 7562
 Monarch Dental - Fannin
 8455 Fannin St # A
 (713) 797-9041 77054

Williams, Dr. George
 Facility # 1450
 Houston Northwest Dental
 Associates
 9631 F M 1960 Rd W # B
 (281) 469-0589 77070

Wilson, Dr. Mark
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Wilson, Dr. Mark
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Ziegenbein, Dr. Kent
 Facility # 62733
 Lovett Dental
 4701 Airline Dr
 (713) 691-5551 77022

Ziegenbein, Dr. Kent
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

Ziegenbein, Dr. Kent
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Ziegenbein, Dr. Kent
 Facility # 59295
 Lovett Dental
 995 Gulfgate Center Mall
 (713) 847-8822 77087

Ziegenbein, Dr. Kent
 Facility # 62734
 Lovett Dental
 6137 Kirby Dr
 (713) 490-8880 77005

Ziegenbein, Dr. Kent
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Zilberman, Dr. Susanna
 Facility # 59298
 Lovett Dental
 3402 Highway 6 S # C
 (281) 759-5900 77082

Zilberman, Dr. Susanna
 Facility # 67394
 Lovett Dental
 12711 FM 1960 Rd W
 (281) 890-5002 77065

Zilberman, Dr. Susanna
 Facility # 59297
 Lovett Dental
 8570 Westheimer Rd
 (832) 242-2030 77063

Humble

Ameri, Dr. Mashalah
 Facility # 7047
 Castle Dental - Humble
 9809 F M 1960 Bypass Rd W
 (281) 446-3855 77338

Arias, Dr. Ellen
 Facility # 2826
 Southern Dental Associates
 1238 Deerbrook Mall
 (713) 777-2777 77339

Barton, Dr. Albert
 Facility # 2826
 Southern Dental Associates
 1238 Deerbrook Mall
 (713) 777-2777 77339

Fakhiravari, Dr. Soheil
 Facility # 2826
 Southern Dental Associates
 1238 Deerbrook Mall
 (713) 777-2777 77339

Flores, Dr. Waleska
 Facility # 4384
 Humble Dental Associates
 9648 W F M 1960 Bypass
 (281) 540-8100 77338

Hamburg, Dr. Allan
 Facility # 4384
 Humble Dental Associates
 9648 W F M 1960 Bypass
 (281) 540-8100 77338

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Directory of Participating Dentists - Dental HMO

Lewis, Dr. Michael
Facility # 2826
Southern Dental Associates
1238 Deerbrook Mall
(713) 777-2777 77339

Morgan, Dr. George
Facility # 4403
Adams Dental Care
9560 Fm 1960 Bypass
(281) 852-2269 77338

Palmer, Dr. Harry
Facility # 62633
Atascocita Dental Associates
7820 Fm 1960 E # 204
(281) 852-5690 77346

Palmer, Dr. Harry
Facility # 4403
Adams Dental Care
9560 Fm 1960 Bypass
(281) 852-2269 77338

Richardson, Dr. Lakendra
Facility # 2826
Southern Dental Associates
1238 Deerbrook Mall
(713) 777-2777 77339

Smith III, Dr. Roy
Facility # 7564
Monarch Dental - Humble
202 FM 1960 Bypass Rd E # F
(281) 548-2282 77338

Smith III, Dr. Roy
Facility # 7047
Castle Dental - Humble
9809 F M 1960 Bypass Rd W
(281) 446-3855 77338

Spano, Dr. Robyn
Facility # 4384
Humble Dental Associates
9648 W F M 1960 Bypass
(281) 540-8100 77338

Thomas, Dr. Sheena
Facility # 2826
Southern Dental Associates
1238 Deerbrook Mall
(713) 777-2777 77339

Katy

Dinh, Dr. Christine
Facility # 63470
G M S Dental - Katy
20065 Katy Frwy
(281) 994-5050 77450

Gopalakrishnan, Dr. Sanjeev
Facility # 7902
Southern Dental Associates
1215 Fry Rd # D
(713) 777-2777 77449

*** Gutierrez, Dr. Jorge**
Facility # 68749
Clear Choice Orthodontics -
Katy
1260 Pin Oak Rd #208
(281) 392-0888 77494

Kennedy, Dr. Ross
Facility # 63470
G M S Dental - Katy
20065 Katy Frwy
(281) 994-5050 77450

Lew, Dr. Teil
Facility # 62177
Dental Center of Texas
23922 Cinco Village Ctr Blvd
100
(281) 395-1919 77494

Richardson, Dr. Lakendra
Facility # 7902
Southern Dental Associates
1215 Fry Rd # D
(713) 777-2777 77449

Slutsky, Dr. Alan
Facility # 63470
G M S Dental - Katy
20065 Katy Frwy
(281) 994-5050 77450

Stone, Dr. James
Facility # 63470
G M S Dental - Katy
20065 Katy Frwy
(281) 994-5050 77450

Thomas, Dr. Sheena
Facility # 7902
Southern Dental Associates
1215 Fry Rd # D
(713) 777-2777 77449

Vargas, Dr. Nilar
Facility # 7902
Southern Dental Associates
1215 Fry Rd # D
(713) 777-2777 77449

Vietas, Dr. Mary
Facility # 7902
Southern Dental Associates
1215 Fry Rd # D
(713) 777-2777 77449

Kingwood

*** Gutierrez, Dr. Jorge**
Facility # 68752
Clear Choice Orthodontics
2525 Green Oak Dr # 102
(281) 587-4900 77339

La Porte

*** Robertson Jr, Dr. Richard**
Facility # 6023
Richard L Robertson Jr DDS
410 E Fairmont Pkwy # E
(281) 470-2749 77571

League City

Cutropia, Dr. Craig
Facility # 66455
Castle Dental - League City
2925 S Gulf Fwy # D
(281) 337-0313 77573

Smith III, Dr. Roy
Facility # 66455
Castle Dental - League City
2925 S Gulf Fwy # D
(281) 337-0313 77573

Magnolia

Morgan, Dr. George
Facility # 62722
Adams Dental Care
610 Melton St
(281) 356-8014 77353

Missouri City

Brandy, Dr. Opal
Facility # 6615
Opal M Brandy DDS
2440 Texas Pkwy # 262
(281) 499-2327 77489

Stewart, Dr. Sheryl
Facility # 10169
Sheryl A Stewart DDS
1761 Texas Pkwy
(281) 403-0083 77489

Pasadena

Bibb, Dr. Melanie
Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Bousignes, Dr. Samantha
Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Chinchilla, Dr. Julio
Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Copeland, Dr. Jeffrey
Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Dodd, Dr. George
Facility # 6910
Rainbow Dental Professionals
1001 Fairmont Pkwy # J
(713) 948-0088 77504

Eakin, Dr. Jeffrey
Facility # 7044
Castle Dental - Pasadena
3570 Spencer Hwy
(713) 947-9800 77503

Freeman, Dr. Larry
Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

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Directory of Participating Dentists - Dental HMO

Hamidi, Dr. Rosita

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Kumar, Dr. Kusum

Facility # 47821
Family Dental Clinic
1022 Pasadena Blvd
(713) 473-4358 77506

Parikh, Dr. Purvi

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Richardson, Dr. Lakendra

Facility # 2824
Southern Dental Associates
1213 Main St
(713) 777-2777 77502

Scott, Dr. Barbara

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Smith III, Dr. Roy

Facility # 7044
Castle Dental - Pasadena
3570 Spencer Hwy
(713) 947-9800 77503

Smith III, Dr. Roy

Facility # 4230
Monarch Dental - Pasadena
5106 Fairmont Pkwy
(281) 487-1202 77505

Thomas, Dr. Sheena

Facility # 2824
Southern Dental Associates
1213 Main St
(713) 777-2777 77502

Tucker, Dr. Jess

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Wilson, Dr. Mark

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Ziegenbein, Dr. Kent

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Zilberman, Dr. Susanna

Facility # 59605
Lovett Dental
5681 Fairmont Pkwy # B
(281) 998-8800 77505

Pearland

Baker, Dr. Chase

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Barnes, Dr. Angela

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Bates, Dr. Paul

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Chadwick, Dr. Douglas

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Conley, Dr. Bryant

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Davis, Dr. Deanna

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

* Frank, Dr. Jeffrey

Facility # 52198
Accent Dental Group
6302 Broadway S # 150
(281) 997-0100 77581

Lufburrow, Dr. Howard

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Olson, Dr. Michael

Facility # 58975
Castle Dental - Pearland
10645 Broadway St # 102
(713) 436-9416 77584

Rangappa, Dr. Suman

Facility # 58975
Castle Dental - Pearland
10645 Broadway St # 102
(713) 436-9416 77584

Rhodes, Dr. Lawanda

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Seder, Dr. Stephen

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Shoae, Dr. Ali

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Smith III, Dr. Roy

Facility # 58975
Castle Dental - Pearland
10645 Broadway St # 102
(713) 436-9416 77584

Thomas, Dr. Carol

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

White, Dr. Andrea

Facility # 66157
Carus Dental -Pearland
3300 E Walnut St
(281) 485-7005 77581

Rosenberg

Cain, Dr. Julien

Facility # 68810
Castle Dental Rosenberg
24601 S W Freeway # 200
(281) 239-2010 77471

Cho, Dr. Tim

Facility # 36814
Ace T Dental
117 Ln Dr # 3
(281) 342-1601 77471

Smith III, Dr. Roy

Facility # 68810
Castle Dental Rosenberg
24601 S W Freeway # 200
(281) 239-2010 77471

Sealy

Cleveland Jr, Dr. Charles

Facility # 51543
C R Cleveland Jr DDS
107 Main
(979) 885-3355 77474

Spring

Cerelli, Dr. Jason

Facility # 38667
Woodlands Dental Partners
25300 Borough Park Dr # A
(281) 296-0052 77380

Doshi, Dr. Jay

Facility # 68665
Family Dental Care
16116 Stuebner Airline # 5
(281) 376-9068 77379

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Directory of Participating Dentists - Dental HMO

* Gutierrez, Dr. Jorge

Facility # 68753
Clear Choice Orthodontics -
The Woodlands
4747 Research Forest Dr #
190
(281) 587-4900 77381

Hamburg, Dr. Allan

Facility # 38667
Woodlands Dental Partners
25300 Borough Park Dr # A
(281) 296-0052 77380

Mc Daniel, Dr. Jackson

Facility # 38667
Woodlands Dental Partners
25300 Borough Park Dr # A
(281) 296-0052 77380

Shell, Dr. James

Facility # 38667
Woodlands Dental Partners
25300 Borough Park Dr # A
(281) 296-0052 77380

Smith III, Dr. Roy

Facility # 7054
Castle Dental - The
Woodlands
25114 Grogans Mill Rd
(281) 296-7600 77380

Tran, Dr. Khanh

Facility # 48195
Smilecrafters PA
18425 Champion Forest Dr #
220
(281) 320-8709 77379

Winchester, Dr. Terry

Facility # 60804
Terry Winchester DDS
17447 Kuykendahl Rd # C
(281) 379-1100 77379

Stafford

Richardson, Dr. Lakendra

Facility # 2822
Southern Dental - Sugar Land
12800 Fountain Lake Cir
(713) 777-2777 77477

Thomas, Dr. Sheena

Facility # 2822
Southern Dental - Sugar Land
12800 Fountain Lake Cir
(713) 777-2777 77477

Wendt, Dr. Melissa

Facility # 2822
Southern Dental - Sugar Land
12800 Fountain Lake Cir
(713) 777-2777 77477

Sugar Land

Bhakti, Dr. Ravindra

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Cain, Dr. Julien

Facility # 7050
Castle Dental - Sugarland
2565 Town Ctr Blvd N
(281) 494-4449 77479

Convert, Dr. Anne

Facility # 4149
Westwood Dental
2310 Settlers Way
(281) 265-2222 77478

Dinh, Dr. Christine

Facility # 63472
G M S Dental - Sugar Land
16126 S W Frwy # 200
(281) 207-2770 77479

Helal, Dr. Ramzey

Facility # 36537
Crescentwood Dental
Associates
7002 Riverbrook # 800
(281) 343-5656 77479

Huang, Dr. Pai

Facility # 4149
Westwood Dental
2310 Settlers Way
(281) 265-2222 77478

Huynh, Dr. Dung

Facility # 7050
Castle Dental - Sugarland
2565 Town Ctr Blvd N
(281) 494-4449 77479

Kunjumon, Dr. Agee

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Lalji, Dr. Ayeez

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Mehdizadeh, Dr. Pedram

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Mehmood, Dr. Afifa

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Naraghi, Dr. Ahmad

Facility # 4149
Westwood Dental
2310 Settlers Way
(281) 265-2222 77478

Perez, Dr. Jennifer

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Pinnamaneni, Dr. Satvika

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Ramzanali, Dr. Sunail

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Russey Jr, Dr. Edward

Facility # 4149
Westwood Dental
2310 Settlers Way
(281) 265-2222 77478

Shah, Dr. Tara

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Shirvani, Dr. Neelufar

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Slutsky, Dr. Alan

Facility # 63472
G M S Dental - Sugar Land
16126 S W Frwy # 200
(281) 207-2770 77479

Smith III, Dr. Roy

Facility # 7050
Castle Dental - Sugarland
2565 Town Ctr Blvd N
(281) 494-4449 77479

Stone, Dr. James

Facility # 63472
G M S Dental - Sugar Land
16126 S W Frwy # 200
(281) 207-2770 77479

Strickland, Dr. James

Facility # 55011
Anderson Group
226 Fluor Daniel Dr
(281) 242-2040 77479

Tabrizi, Dr. Matt

Facility # 7298
Prodental - Sugarland
3425 Hwy 6 # 108
(281) 494-2626 77478

Thomas, Dr. Siny

Facility # 63472
G M S Dental - Sugar Land
16126 S W Frwy # 200
(281) 207-2770 77479

To, Dr. Chris

Facility # 8229
Chris K To DDS
3227-B Hwy 6 S
(281) 980-8478 77478

Trusler, Dr. Bruce

Facility # 4149
Westwood Dental
2310 Settlers Way
(281) 265-2222 77478

*Currently unable to accept new members.

Visit our website at www.safeguard.net for the most up-to-date listings.

Directory of Participating Dentists - Dental HMO

The Woodlands

Cerelli, Dr. Jason

Facility # 2963
Woodlands Dental Care
341 Sawdust Rd
(281) 362-0005 77380

Hamburg, Dr. Allan

Facility # 2963
Woodlands Dental Care
341 Sawdust Rd
(281) 362-0005 77380

Spano, Dr. Robyn

Facility # 2963
Woodlands Dental Care
341 Sawdust Rd
(281) 362-0005 77380

Smith III, Dr. Roy

Facility # 7045
Castle Dental - Clear Lake
1020 W Nasa Rd 1 # 250
(281) 332-1366 77598

Thomas, Dr. Sheena

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Webster

Jones, Dr. David

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Kular, Dr. Erin

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Lewis, Dr. David

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Nickleberry, Dr. Tammeka

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Park, Dr. Jacqueline

Facility # 46145
Galaxy Dental
100 E Nasa Rd 1 # 50
(281) 332-7766 77598

Patel, Dr. Gita

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Richardson, Dr. Lakendra

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

Salazar Yerg, Dr. Martha

Facility # 2830
Southern Dental - Baybrook
1249 W Bay Area Blvd
(713) 777-2777 77598

*Currently unable to accept new members.

Visit our website at www.safeguard.net for the most up-to-date listings.



Evidence of Coverage

Group Dental Plan

SafeGuard is licensed as a Dental Health Maintenance Organization offering a single health care service plan. Should any provision herein not conform to the Texas Health Maintenance Organization Act or other applicable laws, it shall be construed as if it were in full compliance thereof.

You may contact us at:
SafeGuard Health Plans, Inc.
PO Box 30900
Laguna Hills, CA 92654-0900
(800) 880-1800

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call SafeGuard's toll-free telephone number for information or to make a complaint at:

1-800-880-1800

You may also write to SafeGuard at:

**SafeGuard Health Plans, Inc.
PO Box 30900
Laguna Hills, CA 92654-0900**

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance:

PO Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
E-mail:
ConsumerProtection@tdi.state.tx.us

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim you should contact SafeGuard first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY:

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de SafeGuard para informacion o para someter una queja al:

1-800-880-1800

Usted tambien puede escribir a SafeGuard:

**SafeGuard Health Plans, Inc.
PO Box 30900
Laguna Hills, CA 92654-0900**

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas:

PO. Box 149104
Austin, TX 78714-9104
Fax: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
E-mail:
ConsumerProtection@tdi.state.tx.us

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con SafeGuard primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA:

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Evidence of Coverage and Disclosure Statement

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This Evidence of Coverage, along with the *Schedule of Benefits* provides complete details of how your SafeGuard Dental Plan operates, your entitlements and the Plan's restrictions and limitations.

Entire Contract

SafeGuard typically contracts with an Organization, such as your employer or association, to offer benefits to its employees or members. Your Organization's contract with SafeGuard, together with the application, acceptance agreement, Enrollment Form, this Evidence of Coverage and any attachments or inserts including the Schedule of Benefits with Exclusion and Limitations, constitutes the entire agreement between the parties. To be valid, any change in the contract must be approved by an officer of SafeGuard and attached to it. No agent may change the Contract or waive any of the provisions. Should any provision herein not conform to applicable laws, it shall be construed as if it were in full compliance thereof.

Who May Enroll

Your Organization determines how you may become eligible to join the Plan. You may enroll yourself and your dependents, provided each meets your Organization's eligibility requirements and the Service Area and Dependent Coverage requirements listed below.

Service Area

The Service Area is the geographical area in which SafeGuard has a panel of Contracted Dentists who have agreed to provide care to SafeGuard members (see page 16). To enroll in the SafeGuard Plan, you must, reside, live, or work in the Service Area, and the permanent legal residence of any enrolled dependents must be:

- The same as yours;
- In the Service Area with the person having temporary or permanent conservatorship or guardianship of such dependents, where the Subscriber has legal responsibility for the health care of such dependents;
- In the Service Area under other circumstances where you are legally responsible for the health care of such dependents; or
- In the Service Area with your spouse.

Dependent Coverage

Your Organization is responsible for determining dependent eligibility. In the absence of such a determination, SafeGuard defines eligible dependents to be:

- Your lawful spouse or domestic partner, if your Organization provides such coverage;
- Your unmarried children or grandchildren up to age 25 for whom you provide care (including adopted children, step-children, or other children for whom you are required to provide dental care pursuant to a court or administrative order);
- Your children who are incapable of self-sustaining employment due to developmental disability or physical handicap and who are dependent on you for their support and maintenance; and
- Other dependents if your Organization provides benefits for these dependents.

Please check with your Organization if you have questions regarding your eligibility requirements.

When Coverage Begins

Coverage for you and your enrolled dependents will begin on the date determined by your Organization. Newborn children are covered the first day of the month following the date of birth and legally adopted children, foster children and stepchildren are covered the first day of the month following placement as long as SafeGuard is notified within thirty (30) days and any Prepayment Fee is paid within that period.

Check with your Organization if you have any questions about when your coverage begins.

Receiving Care

When you enroll in the SafeGuard Plan, you and each enrolled family member can choose a Selected General Dental Office from our SafeGuard network. Each family member may select a different dental office. Please refer to the *Directory of Participating Dentists* for a complete listing of Selected General Dental Offices.

Or you may access our web site at www.safeguard.net to view SafeGuard General Dentists near your home or work.

Making an Appointment

Once your coverage begins, you may contact the General Dental Office you selected at enrollment to schedule an appointment. SafeGuard Contracting Dental offices are open in accordance with their individual practice needs. When scheduling an appointment, please identify yourself as a SafeGuard

member. Your Selected General Dental Office will also need to know your chief dental concern and basic personal data.

Arrive early for your first appointment to complete any paperwork. There is an office visit co-payment on some plans. Your first visit to your Selected General Dental Office will usually consist of X-rays and an exam only. By performing these procedures first, your dentist can establish your treatment plan according to your overall health needs.

We recommend that you take this Evidence of Coverage with you on your appointment, along with the enclosed Schedule of Benefits. Remember, only dental services listed in the Schedule of Benefits and provided by your Selected General Dentist are covered benefits.

Specialty Care

During the course of treatment, your Selected General Dentist may encounter situations that require the services of a provider whose practice is limited to specialty care, as defined in this document. These services are available only when the dental procedure cannot be performed by your Selected General Dentist due to the severity of the problem. Specialty care includes oral surgery, periodontics, endodontics, pedodontics, and orthodontics. How specialty care is accessed is determined by your plan. Some plans allow self-referral while others require that your Selected General Dentist refer you directly to a provider whose practice is limited to specialty care. Please consult your Schedule of Benefits for full information.

Changing Your Selected General Dental Office

You have control over your choice of dental offices, and you can make changes at any time. If you would like to change your Selected General Dental Office, please contact Customer Service at **(800) 880-1800**. Our associates will help you locate a dental office most convenient to you. The transfer will be effective on the first day of the month following the transfer request. You must pay all outstanding charges owed to your dentist before you transfer to a new dentist. In addition, you may have to pay a fee for the cost of duplicating your X-rays and dental records.

In the event that your Selected General Dentist terminates their relationship with SafeGuard for any reason, they must complete any treatment in progress. We will notify you by mail should your dentist terminate their agreement with us.

Second Opinions

At no cost to you, a second opinion may be requested if you have unanswered questions about diagnosis, treatment plans, and/or the results achieved by such dental treatment. Contact SafeGuard's Customer Service Department either by calling **(800) 880-1800** or sending a written request to the following address:

**SafeGuard
c/o Customer Service
PO Box 3594
Laguna Hills, CA 92654-3594**

In addition, your Selected General Dentist or SafeGuard may also request a second opinion on your behalf. All requests for a second opinion are processed within five (5) business days of receipt by SafeGuard of such request. Upon approval, SafeGuard will contact the consulting dentist and make arrangements to enable you to schedule an appointment. All second opinion consultations will be completed by a SafeGuard Contracting Dentist with qualifications in the same area of expertise as the referring dentist or dentist who provided the initial examination or dental care services. You may obtain a copy of the second dental opinion policy by contacting SafeGuard's Customer Service Department by telephone at the toll-free number indicated above, or by writing to SafeGuard at the above address.

New Patient and Routine Services

As a SafeGuard member, you have the right to expect that the first available appointment time for new patient or routine dental care services is within three (3) weeks of your initial request. If your schedule requires that an appointment be scheduled on a specific date, day of the week, or time of day, the Contracting Dentist may need additional time to meet your special request.

Your Financial Responsibility: **Prepayment Fee**

Your Organization prepays SafeGuard for your coverage on a monthly basis. If you are responsible for any portion of this Prepayment Fee, your Organization will advise you of the amount and how it is to be paid. The Prepayment Fee is not the same as a co-payment.

Pursuant to Texas Insurance Code Article 3.51-10, SafeGuard has the right to increase the premium charged with 30 days written notice to the Subscriber.

Co-payments

When you receive care from your Selected General Dentist, you will pay the co-payment described on your *Schedule of Benefits*. When you are referred to a dentist that limits his/her practice to specialty care, your co-payment may be either a fixed dollar amount - or a percentage of the dentist's usual and customary fee. Please refer to the *Schedule of Benefits* for specific details. When you have paid the required co-payment, if any, you have paid in full. SafeGuard's Selected General dentists have agreed to look only to SafeGuard and not to its enrollees for payment of covered services. SafeGuard **does not require claim forms**.

Prompt Payment of Claims

All claims submitted to SafeGuard will be paid within 45 days of receipt (30 days if claim submitted electronically) when accompanied by appropriate documentation to support payment of the claim or, if other written arrangements have been made with the dental care provider, within the parameters of those agreements.

Payment of claims to the Member will be handled as follows:

Not later than the 15th day after we receive from you, SafeGuard will:

- Acknowledge receipt of the claim;
- Commence any investigation of the claim; and
- Request information, statements and forms from you as deemed necessary. Additional requests may be made during the course of the investigation.

Not later than the 15th day after receipt of all requested items and information, SafeGuard will:

- Notify you of the acceptance or rejection of the claim and the reason if rejected; or
- Notify you that additional time is needed and state the reason. Not later than the 45th day after the date of notification of the additional time requirement, SafeGuard shall accept or reject the claim.
- Claims will be paid no later than the fifth day after notification of acceptance of the claim.

Customer Service

SafeGuard provides toll-free access to our Customer Service Associates to assist you with benefit coverage questions, resolving problems, or changing your dental office. SafeGuard's Customer Service can be reached Monday through Friday at **(800) 880-1800** from 5:00 a.m. to 6:00 p.m. Pacific Time. Automated service is also provided after hours for eligibility verification and dental office transfers.

Emergency Dental Services

All contracted SafeGuard dentists provide Emergency Dental Services twenty-four (24) hours a day, seven (7) days a week. In the event of a dental emergency, simply contact your dentist who will make reasonable arrangements for such emergency dental care.

If you cannot reach your dentist or SafeGuard's Customer Service, you may obtain Emergency Dental Services from any licensed dentist. SafeGuard will provide coverage for the following Emergency Dental Services without regard to whether the dentist or provider furnishing the services has a contractual or other arrangement to provide services to covered individuals:

- Dental screening examinations or other evaluations required by state or federal law, which are necessary to determine whether an emergency dental condition exists.
- Necessary emergency dental care services, including the treatment and stabilization of an emergency dental condition.
- Services originating in a dental office following treatment or stabilization of an emergency dental condition, provided the treating dentist has made inquiry to and received authorization from SafeGuard for the post stabilization services. SafeGuard shall respond to the treating dentist within the time appropriate to the circumstances relating to the delivery of the services and the condition of the member, but in no case to exceed one (1) hour.

SafeGuard's Customer Service will request that you send a copy of the bill incurred as a result of such dental emergency to SafeGuard, along with a brief explanation as to the unavailability of your dentist. No claim forms are required. Please include your name, Family Identification Number, address and telephone number on all pages. After verifying the circumstances, SafeGuard will reimburse you for the expenses for covered services, less any applicable co-payment, if an emergency existed.

Examples of a dental emergency are defined as procedures administered in a dentist's office, dental clinic, or other comparable facility, to evaluate and stabilize dental conditions of a recent onset and severity accompanied by excessive bleeding, severe pain, or acute infection that would lead a prudent layperson possessing an average knowledge of dentistry to believe that immediate care is needed.

Complaint Procedures

A "Complaint" is your written or oral dissatisfaction about any aspect of SafeGuard's operation, including, but not limited to dissatisfaction with our plan administration; procedures, denial, reduction, or termination of a service for reasons not related to medical necessity; disenrollment decisions; or the way a service is provided.

A "Complaint" does not include (a) a misunderstanding or problem of misinformation that can be promptly resolved by SafeGuard by clearing up the misunderstanding or by supplying the correct information to your satisfaction; or (b) you or your provider's dissatisfaction or disagreement with an adverse determination.

If you or one of your eligible Dependents has a complaint with SafeGuard or your Selected General Dental Office, you may register a complaint by calling SafeGuard's Customer Service at **(800) 880-1800**.

Or, you may submit a completed Written Complaint Form (available by calling the Customer Service number) or a detailed summary of your complaint to SafeGuard.

SafeGuard
c/o Quality Management Department
PO Box 3532
Laguna Hills, CA 92654-3532

Please be sure to include your Name (Patient's name, if different), Family Identification Number, Facility (or Selected General Dentist) Name and Number on all written correspondence.

SafeGuard agrees, subject to its Complaint Procedure, to duly investigate and endeavor to resolve any and all complaints received from Members regarding the Plan.

SafeGuard will confirm receipt of your complaint in writing within five (5) calendar days of receipt of a complaint. We will resolve the complaint and communicate the resolution in writing within thirty (30) days.

Appeals to SafeGuard

If the action taken by SafeGuard is not satisfactory, you may appeal the matter within fifteen (15) days. SafeGuard will acknowledge all appeals and appoint an appeal panel within five (5) calendar days of receipt by SafeGuard. SafeGuard will appoint an appeal panel, which will consist of three (3) persons, one dentist, one member, and one SafeGuard staff member who was not previously involved in the case. No later than five (5) calendar days before the date of the appeal hearing SafeGuard shall provide to the complainant or the complainant's designated representative, written notification that includes the following information:

- A statement indicating the right of the member to appear in person at the appeal hearing in the location where the enrollee normally received health care services unless another site is agreed to by the complainant, or addressing a written appeal to the complaint appeal panel;
- A statement indicating the right of the complainant to present written or oral information;
- A statement indicating the right of the complainant to present alternative expert testimony;
- A statement indicating the right of the complainant to question those people responsible for making the prior determination that resulted in the appeal;
- Any documentation to be presented to the panel by SafeGuard;
- The specialization of any dentists consulted during the investigation;
- The name and affiliation of each SafeGuard representative on the appeal panel; and
- The right to request the presence of and question any person responsible for making the prior determination that resulted in the appeal.

The appeal panel hearing shall occur no later than twenty-five (25) days following SafeGuard's receipt of the request and the complainant will be advised of the appeal panel's determination no later than thirty (30) days following SafeGuard's receipt of the appeal request. The final decision of the appeal panel shall be communicated, in writing, to the member within five (5) calendar days of the hearing and shall include the toll-free telephone number and address of the Texas Department of Insurance. The written communication shall include a statement on the specific dental determination,

clinical basis, and/or contractual criteria used to reach the final decision. If the appeal request involves a presently occurring dental care emergency, SafeGuard will contact an appropriate dentist who has not been involved with the case within twenty-four (24) hours. SafeGuard will immediately inform the Member of the final decision verbally followed by written notification within three (3) business days.

Filing Complaints with the Texas Department of Insurance

Any person, including persons who have attempted to resolve complaints through SafeGuard's complaint system process and who are dissatisfied with the resolution, may file a complaint with the Texas Department of Insurance at PO Box 149091, Austin, TX 78714-9091. The Department's telephone number is (800) 252-3439.

The commissioner will investigate a complaint against SafeGuard to determine its compliance with insurance laws within sixty (60) days after the Department receives your complaint and all information necessary for the Department to determine compliance. The commissioner may extend the time necessary to complete an investigation in the event any of the following circumstances occur: a) additional information is needed, b) an on-site review is necessary, c) SafeGuard, the physician or provider, or you do not provide all documentation necessary to complete the investigation, or d) other circumstances beyond the control of the Department occur.

SafeGuard shall not engage in any regulatory action, including refusal to renew or cancellation of coverage, against a group contract holder or enrollee because the group, enrollee, or person acting on behalf of the group or enrollee has filed a complaint against SafeGuard or appealed a decision of SafeGuard. SafeGuard will not retaliate against a provider because he or she has, on behalf of an enrollee, filed a complaint against SafeGuard.

Changes To Your Coverage:

Renewing Your Coverage

Your Organization has contracted with SafeGuard to provide services for the time period specified in the contract between the parties. Your coverage under the Plan is guaranteed for that time period so long as you meet the eligibility requirements under the Plan and the applicable Prepayment Fee has been paid. When the Contract expires, it may be renewed. If renewed, it is possible that the terms of the Plan may have been changed. If changes to benefits, co-payments or premiums have been made to a renewed contract, your Organization will notify you not less than thirty (30) days before the effective date.

Termination of Your Coverage

1. For a Member, in the case of:

- Non-payment of amounts due under the contract, including any applicable co-payments under this Contract, coverage may be canceled after not less than 30 days written notice, except no written notice will be required for failure to pay the Prepayment Fee;
- Fraud or intentional material misrepresentation, coverage may be cancelled after not less than 15 days written notice; subject, however, to the incontestability provisions outlined in this Evidence of Coverage;
- Fraud in the use of services or facilities, coverage may be cancelled after not less than 15 days written notice;
- Failure to meet eligibility requirements, coverage will be cancelled immediately, subject to continuation of coverage and conversion privileges, if applicable;
- Misconduct detrimental to safe Plan operations and the delivery of services, coverage may be cancelled immediately;
- Failure of the enrollee and Plan provider to establish a satisfactory patient/provider relationship, provided that SafeGuard has made a good faith effort to provide the member with an opportunity to select an alternative Plan provider, and further provided that we have notified the member in writing at least 30 days in advance that we consider such member's patient/provider relationship to be unsatisfactory and specified the changes that are necessary in order to avoid termination, and thereafter the member has failed to make such changes, then coverage may be cancelled at the end of 30 days; and
- Failure of the Subscriber and/or covered dependent to reside, live, or work in the Service Area, coverage may be cancelled immediately. This provision only applies if coverage is terminated uniformly without regard to any health status-related factor of members. Coverage for a child who is the subject of a medical support order cannot be cancelled solely because the child does not reside, live or work in the Service Area.

2. For a Group, in the case of:

- Nonpayment of premium, subject to the Grace Period provision. In this case, your coverage will terminate at the end of the last period for which a premium payment has been made to SafeGuard;
- Fraud on the part of the Group, coverage may be terminated after 15 days written notice;

- Violation of the participation requirements, coverage may be cancelled if a Group fails to meet the participation requirement, for a period of at least six consecutive months, SafeGuard may terminate coverage upon the first renewal date following the end of the six consecutive month period;
- No enrollees from the Group reside live or work in the Service Area; and
- Membership of an Employer in an association ceases, coverage may be cancelled after 30 days written notice. This provision applies only if coverage is terminated uniformly without regard to the health status of the covered member.

If SafeGuard makes a material change in any provisions requiring disclosure, the Group may cancel coverage after not less than 30 days written notice to SafeGuard.

Grace Period - A period of at least 30 days after a premium due date, during which premium must be paid to SafeGuard without lapse of your coverage and that of your dependents, if any, under this Evidence of Coverage. If payment is not received within the 30 days, coverage may be cancelled after the 30th day and you will be responsible for any cost of services received during the Grace Period.

If the member terminates from the plan while the contract between SafeGuard and your Organization is in effect, your dentist must complete any dental procedure started on you before your termination, abiding by the terms and conditions of the plan.

Orthodontic treatment is governed by the Orthodontic Exclusions & Limitations listed on your Schedule of Benefits. If you terminate coverage from the Plan after the start of orthodontic treatment, you will be responsible for any additional incurred charges on any remaining orthodontic treatment.

Incontestability

All statements made on your Enrollment Form shall be considered representations and not warranties. The statements are considered to be truthful and are made to the best of your knowledge and belief. A statement may not be used in a contest to void, cancel, or non-renew your coverage or reduce benefits unless: (1) it is in a written enrollment application signed by you; and (2) a signed copy of the enrollment application is or has been furnished to you or your representative. This contract may only be contested for fraud or intentional misrepresentation of material fact made on the enrollment application.

Conversion Privilege/Continuation of Coverage

Contact SafeGuard's Customer Service at **(800) 880-1800** to check availability of a Conversion Plan in your area. If your dental coverage is terminated for any reason other than involuntary and "for cause", you may elect to continue your coverage under this contract, as provided by Texas law, which permits you to continue your dental care coverage, upon payment of the applicable premium, until the earliest of (1) six months after the date the election is made; (2) the date on which failure to make timely payments would terminate coverage; (3) the date on which you are covered for similar services and benefits by another provider or dental service subscriber contract or other prepayment plan or any other plan or program; or (a) the date on which the group coverage terminates in its entirety. **You must request this continuation of coverage in writing within thirty-one (31) days following the later of (1) the date your coverage would otherwise terminate; or (2) the date you are given notice of the right of continuation by your organization.**

In addition, you and your eligible dependents are eligible to retain coverage in accordance with COBRA (Consolidated Omnibus Budget Reconciliation Act) requirements. If you go through a divorce or legal separation, have a death in the family, or have a child who is no longer an eligible dependent, you must notify your employer within 60 days of such event, or will lose your right to COBRA coverage. See your organization for more details. You and your dependents may be eligible for Medicare benefits.

Please contact your Organization for further information and details.

Member Rights

During the term of the contract between SafeGuard and your Organization, SafeGuard guarantees that it will not decrease any benefits, increase any co-payment, or change any Limitation or Exclusion. SafeGuard will not cancel or fail to renew your enrollment in this Plan because of your health condition or your requirements for dental care. Your Selected General Dental Office is responsible to you for all treatment and services, without interference from SafeGuard.

However, your Selected General Dental Office must follow the rules and limitations set up by SafeGuard and conduct his or her professional relationship with you within the guidelines established by SafeGuard's Quality Management Committee, Public Policy Committee and Peer Review Committee. If SafeGuard's relationship with your Selected General Dental Office ends, your dentist is obligated to complete any and all treatment in progress. SafeGuard will arrange a transfer for you to another dentist to provide for continued coverage under the Plan. As indicated on your Enrollment Form, your signature authorizes SafeGuard to obtain copies of your dental records if necessary, as permitted by law.

As a member, you have the right to...

- Be treated with respect, dignity and recognition of your need for privacy and confidentiality.
- Express complaints and be informed of the complaint process.
- Have access and availability to care access to and copies of your dental records.
- Participate in decision-making regarding your course of treatment.
- Be provided information regarding Selected General Dental Offices.
- Be provided information regarding the services, benefits and specialty referral process provided by SafeGuard.

Member Responsibilities

If you continually refuse a prescribed course of treatment, use the professional relationship for illegal means, or abuse the professional relationship, your Selected General Dentist has the right to refuse to treat you. If you receive dental care during a time you are not eligible under the plan, you will be responsible to pay the dentist the usual and customary fee for that care. You have the responsibility to pay the co-payment associated with specific procedures you may undergo in the course of your treatment.

As a member, you have the responsibility to...

- Identify yourself to your Selected General Dental Office as a SafeGuard member.
- Treat the dentist, office staff and SafeGuard staff with respect and courtesy.
- Keep scheduled appointments or contact the dental office twenty-four (24) hours in advance to cancel an appointment.
- Cooperate with your dentist in following a prescribed course of treatment.
- Make co-payments at the time of service.
- Notify SafeGuard of changes in family status.
- Be aware of and follow your Organization's guidelines in seeking dental care.

The following definitions are used in this Evidence of Coverage.

Co-payment

The amount in the *Schedule of Benefits* for covered services that the member is required to pay at the time of treatment.

Dental Record

A single complete record kept at the site of your dental care radiographs dental records refers to diagnostic aids, intra-oral and extra-oral, written treatment records including, but not limited to progress notes, dental or periodontal chartings, treatment plans, consultation reports or other written material relating to an individual's medical and dental history, diagnosis, condition, treatment and/or evaluation.

Dependent

Eligible family members of a Subscriber who is enrolled in SafeGuard. (See **Dependent Coverage**).

Emergency Dental Services

Procedures administered in a dentist's office, dental clinic, or other comparable facility, to evaluate and stabilize dental conditions of a recent onset accompanied by excessive bleeding, severe pain, or acute infection that would lead a prudent layperson, possessing an average knowledge of dentistry, to believe that immediate care is needed.

Medically Necessary

Covered services that are necessary and meet with professionally recognized standards of practice. The fact that a dentist may prescribe, order, recommend or approve a service or material does not, in itself make it medically necessary, or make it a covered service and material even though it is not listed in this Policy or the Schedule of benefits as an exclusion.

Member

An individual enrolled in the SafeGuard dental plan.

Organization

An employer or other entity that has contracted with SafeGuard to arrange for the provision of dental care benefits.

Plan

Coverage for specified dental care services purchased by an Organization for its members for a fixed, periodic payment made in advance of treatment. Such plans often include the use of fixed co-payments to clarify the financial obligation of covered dental care and are subject to Limitations and Exclusions.

Prepayment Fee

The monthly fee paid to SafeGuard by your Organization. The Prepayment Fee is not the same as a co-payment.

General Dentist

A SafeGuard Contracting dentist who agrees in writing to provide general dental services under special terms, conditions and financial reimbursement arrangements with SafeGuard.

Service Area

The Service Area is the geographical area in which SafeGuard has a panel of Contracted General Dentists and Dentists whose practice is limited to Specialty Care who have agreed to provide care to SafeGuard members. SafeGuard is licensed to conduct business in the following counties. Anderson, Angelina, Aransas, Archer, Atascosa, Austin, Bailey, Bandera, Bastrop, Bee, Bell, Bexar, Blanco, Borden, Bosque, Brazoria, Brazos, Brooks, Burleson, Burnet, Caldwell, Calhoun, Cameron, Camp, Chambers, Clay, Cochran, Collin, Colorado, Comal, Comanche, Cooke, Coryell, Crosby, Dallas, Dawson, Delta, Denton, Dewitt, Dickens, Dimmit, Duval, Eastland, Ector, El Paso, Ellis, Erath, Falls, Fannin, Fayette, Floyd, Fort Bend, Franklin, Freestone, Frio, Gaines, Galveston, Garza, Gillespie, Goliad, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hale, Hamilton, Hardin, Harris, Hays, Henderson, Hidalgo, Hill, Hockley, Hood, Hopkins, Houston, Hudspeth, Hunt, Jack, Jackson, Jefferson, Jim Wells, Johnson, Karnes, Kaufman, Kendall, Kenedy, Kent, Kerr, Kleberg, Lamar, Lamb, Lampasas, Lavaca, Lee, Leon, Liberty, Limestone, Live Oak, Llano, Lubbock, Lynn, Madison, Atagorda, Mclennan, McMullen, Medina, Midland, Milam, Montague, Montgomery, Nacogdoches, Navarro, Nueces, Palo Pinto, Parker, Polk, Rains, Refugio, Robertson, Rockwall, San Jacinto, San Patricio, San Saba, Smith, Somervell, Starr, Tarrant, Terry, Travis, Trinity, Tyler, Van Zandt, Victoria, Walker, Waller, Washington, Webb, Wharton, Williamson, Wilson, Wise, Yoakum, Young, Zapata.

Specialty Care

That care provided by dentists who limit their practice to the specific specialty of endodontics, orthodontics, oral surgery, pediatric dentistry, or periodontics.

Subscriber

The person, usually the employee, who represents the family unit in relation to the dental benefit program. Also known as the certificate holder or enrollee.

Termination of Benefits

A member's loss of program eligibility and disenrollment from the Plan. Reason for termination of benefits may be termination of the group contract, termination of the subscriber's employment with the Organization or dependent status change as set forth herein.

**SAFEGUARD DENTAL & VISION HIPAA NOTICE OF PRIVACY PRACTICES
FOR PERSONAL HEALTH INFORMATION**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION
ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU
CAN GET ACCESS TO THIS INFORMATION.**

PLEASE REVIEW IT CAREFULLY.

Dear SafeGuard Customer:

This is your Health Information Privacy Notice from SafeGuard Health Plans, Inc. and/or SafeHealth Life Insurance Company doing business as SafeGuard Dental & Vision (“SafeGuard”), part of the MetLife, Inc. family of companies. Please read it carefully. You have received this notice because of your dental and/or vision coverage with us (the “Plan”). SafeGuard and each member of the SafeGuard family of companies (an “Affiliate”) strongly believe in protecting the confidentiality and security of information we collect about you. This notice refers to SafeGuard by using the terms “us,” “we,” or “our.”

This notice describes how we protect the personal health information we have about you which relates to your SafeGuard Plan coverage (“Personal Health Information”), and how we may use and disclose this information. Personal Health Information includes individually identifiable information which relates to your past, present or future health, treatment or payment for health care services. This notice also describes your rights with respect to the Personal Health Information and how you can exercise those rights.

We are required to provide this Notice to you by the Health Insurance Portability and Accountability Act (“HIPAA”). For additional information regarding our HIPAA Medical Information Privacy Policy or our general privacy policies, please see the privacy notices contained at our website, www.safeguard.net. You may submit questions to us there or you may write to us directly at MetLife/SafeGuard, Institutional Business HIPAA Privacy Office, P.O. Box 6896, Bridgewater, NJ 08807-6896.

We are required by law to:

- maintain the privacy of your Personal Health Information;
- provide you this notice of our legal duties and privacy practices with respect to your Personal Health Information; and
- follow the terms of this notice.

We protect your Personal Health Information from inappropriate use or disclosure. Our employees, and those of companies that help us service your SafeGuard Plan, are required to comply with our requirements that protect the confidentiality of Personal Health Information. They may look at your Personal

Health Information only when there is an appropriate reason to do so, such as to administer our products or services.

We will not disclose your Personal Health Information to any other company for their use in marketing their products to you. However, as described below, we will use and disclose Personal Health Information about you for business purposes relating to your SafeGuard Plan coverage.

The main reasons for which we may use and may disclose your Personal Health Information are to evaluate and process any requests for coverage and claims for benefits you may make, or in connection with other health-related benefits or services that may be of interest to you. The following describe these and other uses and disclosures, together with some examples.

- **For Payment:** We may use and disclose Personal Health Information to pay for benefits under your SafeGuard Plan coverage. For example, we may review Personal Health Information contained on claims to reimburse providers for services rendered. We may also disclose Personal Health Information to other insurance carriers to coordinate benefits with respect to a particular claim. Additionally, we may disclose Personal Health Information to a health plan or an administrator of an employee welfare benefit plan for various payment-related functions, such as eligibility determination, audit and review, or to assist you with your inquiries or disputes.
- **For Health Care Operations:** We may also use and disclose Personal Health Information for our insurance operations. These purposes include evaluating a request for SafeGuard Plan products or services, administering those products or services, and processing transactions requested by you.

We may also disclose Personal Health Information to Affiliates, and to business associates outside of the SafeGuard family of companies, if they need to receive Personal Health Information to provide a service to us and will agree to abide by specific HIPAA rules relating to the protection of Personal Health Information. Examples of business associates are: billing companies, data processing companies, or companies that provide general administrative services. Personal Health Information may be disclosed to reinsurers for underwriting, audit or claim review reasons. Personal Health Information may also be disclosed as part of a potential merger or acquisition involving our business in order to make an informed business decision regarding any such prospective transaction.

- **Where Required by Law or for Public Health Activities:** We disclose Personal Health Information when required by federal, state or local law. Examples of such mandatory disclosures include notifying state or local health authorities regarding particular communicable diseases, or providing Personal Health Information to a governmental agency or regulator with health care oversight responsibilities. We may also release Personal Health

Information to a coroner or medical examiner to assist in identifying a deceased individual or to determine the cause of death.

- **To Avert a Serious Threat to Health or Safety:** We may disclose Personal Health Information to avert a serious threat to someone's health or safety. We may also disclose Personal Health Information to federal, state or local agencies engaged in disaster relief, as well as to private disaster relief or disaster assistance agencies to allow such entities to carry out their responsibilities in specific disaster situations.

- **For Health-Related Benefits or Services:** We may use Personal Health Information to provide you with information about benefits available to you under your current SafeGuard Plan coverage or policy and, in limited situations, about health-related products or services that may be of interest to you.

- **For Law Enforcement or Specific Government Functions:** We may disclose Personal Health Information in response to a request by a law enforcement official made through a court order, subpoena, warrant, summons or similar process. We may disclose Personal Health Information about you to federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

- **When Requested as Part of a Regulatory or Legal Proceeding:** If you or your estate are involved in a lawsuit or a dispute, we may disclose Personal Health Information about you in response to a court or administrative order. We may also disclose Personal Health Information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the Personal Health Information requested. We may disclose Personal Health Information to any governmental agency or regulator with whom you have filed a complaint or as part of a regulatory agency examination.

- **Other Uses of Personal Health Information:** Other uses and disclosures of Personal Health Information not covered by this notice and permitted by the laws that apply to us will be made only with your written authorization or that of your legal representative. If we are authorized to use or disclose Personal Health Information about you, you or your legally authorized representative may revoke that authorization, in writing, at any time, except to the extent that we have taken action relying on the authorization. You should understand that we will not be able to take back any disclosures we have already made with authorization.

YOUR RIGHTS REGARDING PERSONAL HEALTH INFORMATION WE MAINTAIN ABOUT YOU

The following are your various rights as a consumer under HIPAA concerning your Personal Health Information. Should you have questions about a specific right, please write to us at the location listed in our discussion of that right.

- **Right to Inspect and Copy Your Personal Health Information:** In most cases, you have the right to inspect and obtain a copy of the Personal Health Information that we maintain about you. To inspect and copy Personal Health Information, you must submit your request in writing to *SafeGuard Dental & Vision, 95 Enterprise, Suite 200, Aliso Viejo, CA 92656*. To receive a copy of your Personal Health Information, you may be charged a fee for the costs of copying, mailing or other supplies associated with your request. However, certain types of Personal Health Information will not be made available for inspection and copying. This includes Personal Health Information collected by us in connection with, or in reasonable anticipation of, any claim or legal proceeding. In very limited circumstances, we may deny your request to inspect and obtain a copy of your Personal Health Information. If we do, you may request that the denial be reviewed. The review will be conducted by an individual chosen by us who was not involved in the original decision to deny your request. We will comply with the outcome of that review.

- **Right to Amend Your Personal Health Information:** If you believe that your Personal Health Information is incorrect or that an important part of it is missing, you have the right to ask us to amend your Personal Health Information while it is kept by or for us. You must provide your request and your reason for the request in writing, and submit it to *SafeGuard Dental & Vision, 95 Enterprise, Suite 200, Aliso Viejo, CA 92656*. We may deny your request if it is not in writing or does not include a reason that supports the request. In addition, we may deny your request if you ask us to amend Personal Health Information that:

- is accurate and complete;
- was not created by us, unless the person or entity that created the Personal Health Information is no longer available to make the amendment;
- is not part of the Personal Health Information kept by or for us; or
- is not part of the Personal Health Information which you would be permitted to inspect and copy.

- **Right to a List of Disclosures:** You have the right to request a list of the disclosures we have made of Personal Health Information about you. This list will not include disclosures made for treatment, payment, health care operations, for purposes of national security, made to law enforcement or to corrections personnel, or made pursuant to your authorization or made directly to you. To request this list, you must submit your request in writing to *SafeGuard Dental & Vision, 95 Enterprise, Suite 200, Aliso Viejo, CA 92656*. Your request must state the time period from which you want to receive a list of disclosures. The time period may not be longer than six years and may not include dates before April 14, 2003. Your request should indicate in what form you want the list (for example, on paper or

electronically). The first list you request within a 12-month period will be free. We may charge you for responding to any additional requests. We will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

- **Right to Request Restrictions:** You have the right to request a restriction or limitation on Personal Health Information we use or disclose about you for treatment, payment or health care operations, or that we disclose to someone who may be involved in your care or payment for your care, like a family member or friend. While we will consider your request, we are not required to agree to it. If we do agree to it, we will comply with your request. To request a restriction, you must make your request in writing to *SafeGuard Dental & Vision, 95 Enterprise, Suite 200, Aliso Viejo, CA 92656*. In your request, you must tell us: (1) what information you want to limit; (2) whether you want to limit our use, disclosure or both; and (3) to whom you want the limits to apply (for example, disclosures to your spouse or parent). We will not agree to restrictions on Personal Health Information uses or disclosures that are legally required, or which are necessary to administer our business.

- **Right to Request Confidential Communications:** You have the right to request that we communicate with you about Personal Health Information in a certain way or at a certain location if you tell us that communication in another manner may endanger you. For example, you can ask that we only contact you at work or by mail. To request confidential communications, you must make your request in writing to *SafeGuard Dental & Vision, 95 Enterprise, Suite 200, Aliso Viejo, CA 92656* and specify how or where you wish to be contacted. We will accommodate all reasonable requests.

- **Right to File a Complaint:** If you believe your privacy rights have been violated, you may file a complaint with us or with the Secretary of the Department of Health and Human Services. To file a complaint with us, please contact MetLife/SafeGuard, Institutional Business HIPAA Privacy Office, P.O. Box 6896, Bridgewater, NJ 08807-6896. All complaints must be submitted in writing. You will not be penalized for filing a complaint. If you have questions as to how to file a complaint, please contact us at (908) 253-2706.

ADDITIONAL INFORMATION

Changes to This Notice: We reserve the right to change the terms of this notice at any time. We reserve the right to make the revised or changed notice effective for Personal Health Information we already have about you, as well as any Personal Health Information we receive in the future. The effective date of this notice and any revised or changed notice may be found on the last page, at the bottom right-hand corner of the notice. You will receive a copy of any revised

notice from SafeGuard by mail or by e-mail, but only if e-mail delivery is offered by SafeGuard and you agree to such delivery.

Further Information: You may have additional rights under other applicable laws. For additional information regarding our HIPAA Medical Information Privacy Policy or our general privacy policies, please contact us at (908) 253-2706 or write to us at MetLife/SafeGuard, Institutional Business HIPAA Privacy Office, P.O. Box 6896, Bridgewater, NJ 08807-6896



www.safeguard.net

800.880.1800