



Your Benedent® Summary of Benefits

*128 Technology, Inc.
Effective 02/01/2020*

What is my coverage?

Your dental benefit will pay up to \$1,500 per covered individual, beginning February 1st of each year. There is no deductible or waiting period for any services. There are no distinctions among preventive, basic and major services. There is no waiting period for major dental services. Orthodontia is a covered service for dependents to age 19 and is paid under the same schedule of benefits below. Dependent children enrolled on the plan are eligible for benefits to age 26.

Dental Benefits	
First \$250 per year	Payable at 100%
Next \$1,000 per year	Payable at 80%
Next \$900 per year	Payable at 50%
Maximum Annual Benefit	\$1,500 per individual per year

100% Freedom

With your Benedent® Dental Plan, you may visit any dentist of your choice. Please make sure to show your provider your Benedent ID Card. This card includes a summary of benefits on the reverse. If your provider has any questions, please have them call 800-528-1530, prompt 3, to speak with a Benemax Independent Member Advocate.

The Guardian Network Choice

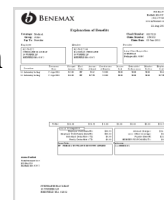
With Benedent there is no network required. However, if you choose, you can utilize a program through Guardian that offers a network of providers with lower costs for services compared to providers outside of this network. By using the Guardian network, you can maximize your dental benefits. To find a provider in this network, go to www.guardiananytime.com and click on "Find A Provider" and click on "Find A Provider". Enter PPO for the plan and DentalGuard Preferred Select as the network.

What is not covered?

Services that are not covered under your Benedent Dental Plan include: services covered under your employer's health benefit plan, procedures not approved by the American Dental Association (ADA), services for which the patient is not obligated to pay, services rendered in connection with TMJ, cosmetic services (e.g., teeth whitening and teeth bleaching), adult orthodontia, oral hygiene, and services that do not meet accepted service of dental practice.

User-friendly claim process

Present your Benedent ID card when visiting your dental provider. In most cases your dentist will bill Benemax directly for your services. There is no network. No claim form is required. Benemax will process the claim according to the benefit schedule described above and make payment directly to your dentist. Both the member and the dental provider will receive an Explanation of Benefits (EOB) for each claim.



If your dental provider declines to bill Benemax on your behalf and you are required to pay at the time of service, you may submit your claim to Benemax for reimbursement. Just send an itemized bill or receipt that shows name of patient, the date of service, the service provided and the amount charged. Please indicate on your bill that you have already paid the dentist and that payment should be made directly to you.

- **Mail:** Benemax, P.O. Box 950, Medfield, MA 02052
- **Email:** claims@benemax.com
- **Fax:** 508-359-3601
- **Electronic upload:** www.mybenemax.com, keyword: **128TECHNOLOGY**.

Service and Support



QUESTIONS

All of our Independent Member Advocates (IMAs) can handle your benefit questions and claims issues. Best of all, our IMAs work for you—not the insurance company—and your interests are our priority. Simply call **800-528-1530** and **press prompt 3**, or email service@benemax.com.



CLAIMS CONNECTION™

Members can access claims connection via VBM to track benefits online, check the status of a claim, print an Explanation of Benefit (EOB) or a benefit report. Claims Connection™ will ask you to log in using your personal information. The link is secure and the information is kept confidential.

To visit Claims Connection™, go to www.mybenemax.com and enter your company's keyword: **128TECHNOLOGY**.



VIRTUAL BENEFIT MANAGER®

Our Virtual Benefit Manager (VBM) offers online customer service and information. You can access your company's VBM page by visiting www.mybenemax.com, and entering your company's keyword: **128TECHNOLOGY**. With VBM, you can:

- View your dental benefits
- Ask a benefit question
- Submit a dental claim
- Links to other sites that offer information on health and wellness, and the resources and tools available to you and your family.

