# DENTAL COVERAGE

Benefits provided are supplemental and are not intended to cover all dental expenses.

## OUTLINE OF COVERAGE

Read Your Policy Carefully. This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!

<table>
<thead>
<tr>
<th>Group:</th>
<th>Weber State University (Plan #0880)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan:</td>
<td>Premier PPO</td>
</tr>
<tr>
<td>Administered by:</td>
<td>Educators Mutual Insurance Association, a Utah Company</td>
</tr>
<tr>
<td>Effective Date:</td>
<td>7/1/2023</td>
</tr>
<tr>
<td>Benefit Year:</td>
<td>Contract</td>
</tr>
<tr>
<td>Plan Type:</td>
<td>Contributory / Self Funded</td>
</tr>
</tbody>
</table>

## Plan Summary

<table>
<thead>
<tr>
<th>Type 1 - Preventive</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral Exams, Cleanings, X-rays, Fluoride</td>
<td>80%</td>
<td>80% up to MAC*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type 2 - Basic</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fillings, Oral Surgery</td>
<td>80%</td>
<td>80% up to MAC*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type 3 - Major</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crowns, Bridges, Prosthodontics</td>
<td>50%</td>
<td>50% up to MAC*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type 4 - Orthodontics</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent children ages 7 through 18</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Adults</td>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

### Waiting periods

| Type 2 - Basic | None |
| Type 3 - Major | None |
| Type 4 - Orthodontics | Failure to enroll at first opportunity will result in 24 month waiting period |

### Deductible

| Per Person | $0.00 | $0.00 |
| Family Max | $0.00 | $0.00 |

| Deductible Applies To | N / A | N / A |

### Annual Maximum Per Person

- $2,000.00

### Orthodontic Lifetime Maximum

- $1,500.00

### Network / Reimbursement Schedule

- Premier

### Provisions / Limitations / Exclusions

- Exams (including Periodontal), Cleanings and Fluoride: 2 per year
- Fluoride: Any Age
- Sealants: Dependent children only
- Space Maintainers: Up to age 17
- Bitewing X-Rays: 2 per year
- Periapical X-Rays: Covered in Type 1
- Panoramic X-Ray: 1 every 3 years
- Impacted Teeth: Covered in Type 2 - Basic
- Anesthesia - (Age 8 and over): Covered in Type 2 - Basic**
- Anesthesia - (For children age 7 and under, once per year): Covered in Type 2 - Basic**
- Implants / Implant Abutments: Covered in Type 3 - Major
- Crowns, Pontics, Abutments, Onlays and Dentures: 1 every 5 years per tooth
- Fillings on the same surface: 1 every 18 months

* All Services are subject to EMI Health Maximum Allowable Charge (MAC). When using a Non-participating Provider, the insured is responsible for all fees in excess of the Maximum Allowable Charge (MAC).

** Anesthesia is not subject to waiting periods.
**Group:** Weber State University (Plan #880)

**Plan:** Vision 160B

Underwritten by / Administered by:
Opticare of Utah / Educators Mutual Insurance Association

Voluntary

Effective Date: 7/1/2023

Benefit Year: Contract

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eye Exam</strong></td>
<td>No Eye Exam Benefit</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 Co-pay</td>
</tr>
<tr>
<td>Bifocal (FT 28)</td>
<td>$10 Co-pay</td>
</tr>
<tr>
<td>Trifocal (FT 7*28)</td>
<td>$10 Co-pay</td>
</tr>
<tr>
<td><strong>Lens Options</strong></td>
<td></td>
</tr>
<tr>
<td>*Progressive (Standard no-line)</td>
<td>$50 Co-pay</td>
</tr>
<tr>
<td>*Premium Progressive Options</td>
<td>No Discount</td>
</tr>
<tr>
<td>Glass Lenses</td>
<td>15% Discount</td>
</tr>
<tr>
<td>Polycarbonate</td>
<td>25% Discount</td>
</tr>
<tr>
<td>High Index</td>
<td>25% Discount</td>
</tr>
<tr>
<td><strong>Coatings</strong></td>
<td></td>
</tr>
<tr>
<td>Scratch Resistant Coating</td>
<td>$10 Co-pay</td>
</tr>
<tr>
<td>Ultra Violet protection</td>
<td>$10 Co-pay</td>
</tr>
<tr>
<td>Other Options</td>
<td>Up to 25% Discount</td>
</tr>
<tr>
<td>A/R edge polish, tints, mirrors, etc.</td>
<td></td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td></td>
</tr>
<tr>
<td>Allowance Based on Retail Pricing</td>
<td>$160 Allowance</td>
</tr>
<tr>
<td><strong>Additional Pairs of Glasses Throughout the Year</strong></td>
<td>Up to 50% Off Retail</td>
</tr>
<tr>
<td><strong>Contacts</strong></td>
<td></td>
</tr>
<tr>
<td>Contact benefits is in lieu of lens and frame benefit.</td>
<td>$160 Allowance</td>
</tr>
<tr>
<td>Additional contact purchases:</td>
<td></td>
</tr>
<tr>
<td>***Conventional</td>
<td>Retail</td>
</tr>
<tr>
<td>***Disposables</td>
<td>Retail</td>
</tr>
<tr>
<td><strong>Frequency</strong></td>
<td></td>
</tr>
<tr>
<td>Lenses, Frames, Contacts</td>
<td>Every 12 Months</td>
</tr>
<tr>
<td><strong>Refractive Surgery</strong></td>
<td></td>
</tr>
<tr>
<td>****LASIK</td>
<td>$500 off per Eye</td>
</tr>
<tr>
<td><strong>Monthly Rates</strong></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$6.00</td>
</tr>
<tr>
<td>Two Party</td>
<td>$11.50</td>
</tr>
<tr>
<td>Family</td>
<td>$18.30</td>
</tr>
</tbody>
</table>

**Discounts:**
- Any item listed as a discount in the benefit outline above is a merchandise discount only and not an insured benefit. Providers may offer additional discounts.
- Co-pays for Progressive lenses may vary. This is a summary of plan benefits. The actual Policy will detail all plan limitations and exclusions.
- 50% discount at Standard Optical locations Only. All other Network discounts vary from 20% - 35%
- Must purchase full year supply to receive discounts on select brands. See provider for details.
- LASIK (Refractive surgery) Standard Optical Locations ONLY.
- LASIK services are not an insured benefit; this is a discount only. All pre & post operative care is provided by Standard Optical Only and is based on Standard Optical retail fees.

▲ Out of Network – Allowances are reimbursed at 75% when discounts are applied to merchandise. Promotional items or Online purchases not covered.
Your ID Card (front)

It is important that you present your ID card each time you receive services. Your EMI Health ID card contains a lot of useful information for you and your provider.

### Card Front

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>EMI Health is your dental and vision insurance carrier.</td>
</tr>
<tr>
<td>B</td>
<td>The employee’s name is listed on the ID card. Covered dependents are not listed.</td>
</tr>
<tr>
<td>C</td>
<td>If you have dental coverage with EMI Health, the name of your dental plan will appear here. This also indicates your dental participating provider network. To verify a provider’s status, visit emihealth.com or call 800-662-5851.</td>
</tr>
<tr>
<td>D</td>
<td>These are your participating provider dental networks outside of Utah. To verify a provider’s status, visit emihealth.com or call 800-662-5851. If this section is not on your card, you do not have dental coverage through EMI Health.</td>
</tr>
<tr>
<td>E</td>
<td>This is the claims submission address for all dental claims. In most cases, your provider will submit claims directly to EMI Health.</td>
</tr>
<tr>
<td>F</td>
<td>Your unique member number is required in order to verify coverage, determine benefits, and pay claims for you and your dependents.</td>
</tr>
<tr>
<td>G</td>
<td>If you have vision coverage with EMI Health, the name of your vision plan will appear here. This also indicates your vision participating provider network. To verify a provider’s status, visit emihealth.com or call 800-662-5851. If this section is not on your card, you do not have vision coverage through EMI Health.</td>
</tr>
<tr>
<td>H</td>
<td>This is the telephone number to call for customer service inquiries.</td>
</tr>
</tbody>
</table>
Looking for dental and vision providers?
It’s easy to find in-network dental and vision providers near you using the EMI Health Provider Search tool.

1. Go to emihealth.com
   Click on Find a Provider along the upper part of the home page.

2. Select the type of provider
   Select dental or vision.

3. Enter your plan name (found on your ID card)
   These are the plan options you will see.

<table>
<thead>
<tr>
<th>Dental</th>
<th>Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier (Choice)</td>
<td>Opticare</td>
</tr>
<tr>
<td>Advantage/Advantage Plus (Choice)</td>
<td>VSP Choice</td>
</tr>
<tr>
<td>Value</td>
<td>VSP Choice Plus</td>
</tr>
<tr>
<td>Summit*</td>
<td></td>
</tr>
<tr>
<td>Summit Plus*</td>
<td></td>
</tr>
</tbody>
</table>

*If you have the Summit or Summit Plus dental plans, you will be redirected to Cigna's dental provider search.

4. Enter your location information and click "Search"
   You can also select "Use My Location." This feature will automatically populate the state and zip code where you are searching.

5. Filter and sort your results
   Now you can filter your results for locations, specialties, facilities, languages, and more. Click "Search" each time you adjust a filter to refresh the results list.

That’s all there is to it!
You will see a list of participating providers along with contact information, address, and the ability to map the location of their offices. You can also download the results as a PDF to keep or take with you.

Search on the go
In addition to being another convenient way to search for providers and facilities, the EMI Health mobile app allows you to do even more.

Access your ID Card
View and download your plan grids so you always know the benefits you have.

View your EOBs and search by person, service, date, and more.

Update your profile information like email address, password, or security questions.
The EMI Health Mobile App

Provider Search
Find in-network providers and facilities.

Customer Service
Need to talk to a person? No problem. Call us from the app.

Other Features
- Access current and past issues of the Hope Health newsletter.
- Update your profile information like email address, password, or security questions.

ID Card
Access your ID Card from anywhere at any time.

EOBs
View your EOBs and search by person, service, date, and more.

Plan Information
View and download your plan grids so you always know the benefits you have.

Log in/Register
Download the app and log in using your My EMI Health username and password.
If you haven't registered your account, you can do so in the app or online at emihealth.com.

Scan this QR code with your phone to download.
My EMI Health Account

Welcome to your member dashboard! In less than 30 seconds, you can see everything you need to know.

Let's take a tour of your dashboard

Note: not all of these blocks may appear on your dashboard. This guide covers all that may possibly show up, but they may not apply to the EMI Health plans you are enrolled in.

1. View your member ID card
View, download, or print your EMI Health ID card by clicking on “View Your Member ID Card” button.

2. See your plan documents
Here are the plans you are currently enrolled in through EMI Health. From here, you can view your plan documents (your coverage grids and/or fee schedules if applicable) and access your pharmacy tools.

3. View and sort your recent claims
Use the toggles to filter and sort your claims by type, covered member, network, and date range. View your Explanation of Benefits (EOBs) documents by clicking on “View EOB” to the right of each claim. Note: These documents are not mailed, so it’s important to check your dashboard regularly for any new EOBs that come into your account.

4. At-a-glance accumulators
In this block, you are able to see your progress towards applicable plan accumulators for medical and dental plans. Use the drop down options at the top to switch between covered members on your plan, time period, and accumulator type.
My EMI Health Account
All your benefit answers in one place.

Getting Started:
Find everything related to your benefits from general plan documents to detailed claims information.

- Go to emihealth.com.
- Click Sign In and select My EMI Health.
- Select Register and choose Member as the type of account.
- Enter the data to identify yourself and click Continue.

* You will need your Member ID found on your EMI Health ID card. Also, for your security, your password must be at least six characters and include a special character, e.g., !, @, #, $, etc.

**Please note that you will only make an EMI Health account for your family through the plan subscriber. Dependents and spouses will not have their own account.

What you can do:

- View your plan documents
- View and sort your claims
- Download, and print your ID cards
- View all your EOBs
- See at-a-glance progress towards your accumulators
- Review eligibility/enrollment status
This is an explanation of how your claim was processed by EMI Health. If you have questions about payments, contact your provider.

**Patient:** JOE SAMPLE  
**Claim #:** 215-000111111-00

**Service Dates:** 04/03-04/03/2018  
**Description:** Minor diagnostic testing (outpatient)  
**Billed:** $677.79  
**Allowed:** $474.45  
**Provider Discount:** $203.34  
**Not Covered:** $0.00  
**Reason Code:** 05  
**Deductible:** $474.45  
**Co-insurance:** $0.00  
**Co-pay:** $0.00  
**Payment:** $0.00

**Column Totals:**  
**Billed:** $677.79  
**Allowed:** $474.45  
**Provider Discount:** $203.34  
**Not Covered:** $0.00  
**Reason Code:** 05  
**Deductible:** $474.45  
**Co-insurance:** $0.00  
**Co-pay:** $0.00  
**Payment:** $0.00

**Other Insurance Credits or Adjustments:** $142.56

**Total Payment Amount:** $0.00

**Member Responsibility:** $474.45

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This is an explanation of how your claim was processed by EMI Health. If you have questions about payments, contact your provider.

**Patient:** JOE SAMPLE  
**Claim #:** 215-000222222-00

**Service Dates:** 04/07-04/07/2018  
**Description:** Major diagnostic testing (outpatient)  
**Billed:** $907.50  
**Allowed:** $385.84  
**Provider Discount:** $521.66  
**Not Covered:** $0.00  
**Reason Code:** 05  
**Deductible:** $25.55  
**Co-insurance:** $0.00  
**Co-pay:** $100.00  
**Payment:** $0.00

**Column Totals:**  
**Billed:** $907.50  
**Allowed:** $385.64  
**Provider Discount:** $521.66  
**Not Covered:** $0.00  
**Reason Code:** 05  
**Deductible:** $25.55  
**Co-insurance:** $0.00  
**Co-pay:** $100.00  
**Payment:** $0.00

**Other Insurance Credits or Adjustments:** $69.18

**Total Payment Amount:** $0.00

**Member Responsibility:** $125.55

---

**Plan Year Accruals**

<table>
<thead>
<tr>
<th>Description</th>
<th>Claim Year</th>
<th>Amount Met</th>
</tr>
</thead>
<tbody>
<tr>
<td>JOE SAMPLE Medical Individual Network Deductible - Participating</td>
<td>2018</td>
<td>$500.00</td>
</tr>
<tr>
<td>JOE SAMPLE Medical Individual Network Out-of-Pocket - Participating</td>
<td>2018</td>
<td>$100.00</td>
</tr>
<tr>
<td>Medical Family Network Deductible - Participating</td>
<td>2018</td>
<td>$500.00</td>
</tr>
</tbody>
</table>

The amounts listed above are subject to change due to claim adjustments and/or the order in which claims are received.

**Explanation of Codes**

- 65 Negotiated discount has been applied.
- 49 Service copayment applied.
Reading Your EOB

**Benefits Determination**

Read this carefully - this is your notice of payment or nonpayment of claims.

In accordance with the provisions of your plan, you may appeal for reconsideration of any denied portion of this claim by writing to the Administration Office (address above). You should state the reason you believe your claim should be paid, attaching any documentation to support your appeal. The Administrator will consider and respond to your appeal within the time required by your plan. You should review your Plan Summary for specific directions on how and when an appeal must be filed.

Any request for a review of this claim must be received by EMI Health within 180 days of the date of this Explanation of Benefits. You are entitled to receive, upon request and free of charge, reasonable access to all documents, records, and other information relevant to this claim. If agreement is not reached after exhaustion of the claims review process outlined in your member handbook, you may have the right to submit the matter to voluntary binding arbitration or independent review or to pursue civil action. If you are covered by more than one health plan, you should file all your claims with each plan.

EMI Health now offers a full selection of Medigap & Medicare Prescription Drug Plans. Call us or visit www.emihealth.com and click on the Medicare Products tab for more information.

**Claim Summary**

<table>
<thead>
<tr>
<th>Claim #</th>
<th>Patient</th>
<th>Billed</th>
<th>Allowed</th>
<th>Provider Discount</th>
<th>Not Covered</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Copay</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>215-000111111-00</td>
<td>JOE SAMPLE</td>
<td>$677.79</td>
<td>$677.79</td>
<td>$203.34</td>
<td>$0.00</td>
<td>$474.45</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>215-000222222-00</td>
<td>JOE SAMPLE</td>
<td>$907.50</td>
<td>$907.50</td>
<td>$521.66</td>
<td>$0.00</td>
<td>$25.55</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Totals:</strong></td>
<td></td>
<td>$1,585.29</td>
<td>$1,585.29</td>
<td>$725.00</td>
<td>$0.00</td>
<td>$500.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**How To Read EOB**

1. Customer Service: If you have questions, please call us at the toll free number listed at the top of your Explanation of Benefits. Our friendly and knowledgeable representatives are here to assist you.
2. Service Dates: Represents the date(s) the patient received services.
3. Description of Service: Lists the procedure performed.
4. Billed: This is the billed amount before any negotiated adjustments, co-pays, deductibles or any ineligible amount.
5. Allowed: The amount allowed by the provider contact.
6. Provider Discount: The amount discounted.
7. Not Covered: Any specific amount that was determined to be ineligible for payment by the plan.
8. Reason Code: This code is used to explain the reason for an adjustment or benefit limitation.
9. Deductible: This amount reflects the deductible requirement at the time charges were processed.
10. Coinsurance: Percentage of allowed amount for which the patient is responsible.
11. Co-Pay: Represents amounts responsible to the patient.
12. Payment: Total amount less any adjustments.
13. Other Insurance Credit or Adjustments: The amount paid by another health plan or insurance company toward services the member received.
14. Total Payment Amount: Total amount less any adjustments.
15. Member Responsibility: This is the total amount that you owe the provider. This includes any co-payments, deductibles, co-insurance and/or excluded charges.
16. Plan Year Accruals: The amount of money you have paid to date for health care services.
17. Explanation of Codes: This code is used to explain the reason something is not covered or is discounted from the billed amount.
18. Benefits Determination: This will be the procedure and information needed to file a formal review for any denied claim.
19. Claim Summary: Provides a summary of claims processed during an extended timeframe.
The EMI Health Mobile App


Access your ID Card, view EOBs, find a provider, and access customer service from the convenience of your phone. Download for free today!

GET IT ON Google Play  Download on the App Store

5101 S Commerce Drive, Murray, Utah 84107
Local: 801.262.7475
Toll free: 800.662.5851

www.emihealth.com