

Globomantics Dental Insurance Summary Plan Description (SPD)

Provided by GloboDental Insurance Services

Effective Date: January 1, 2025

This Summary Plan Description (SPD) provides an overview of the dental insurance coverage options offered to Globomantics employees through GloboDental. It explains the benefits, limitations, and procedures for enrolling and using dental care services under the Single and Family plan tiers.

1. Overview of Dental Plan Options

Globomantics employees may select from two coverage tiers—Single or Family—depending on individual needs. Both tiers are designed to promote preventive care and maintain oral health while offering affordable options for restorative and major procedures.

- 1 **Single Plan** – Designed for individual employees seeking cost-effective dental coverage, focusing on preventive and basic restorative care.
- 2 **Family Plan** – Comprehensive coverage for employees and their eligible dependents, including enhanced benefits for orthodontics and major restorative procedures.

2. Coverage Details

Single Plan Highlights:

- Annual deductible: \$50
- Annual maximum benefit: \$1,500
- Preventive care (cleanings, exams, X-rays): 100% covered
- Basic services (fillings, extractions): 80% covered after deductible
- Major services (crowns, bridges): 50% covered after deductible
- Orthodontic services: Not covered
- Waiting period: None for preventive care; 6 months for basic and major services.

Family Plan Highlights:

- Annual deductible: \$100 per person / \$300 per family
- Annual maximum benefit: \$3,000 per person
- Preventive care (cleanings, exams, X-rays): 100% covered
- Basic services (fillings, root canals, extractions): 80% covered after deductible
- Major services (crowns, dentures, implants): 60% covered after deductible
- Orthodontic services: 50% covered up to a \$1,500 lifetime maximum (eligible dependents under age 19)
- Waiting period: None for preventive care; 3 months for basic services; 6 months for major and orthodontic services.

3. Using Your GloboDental Benefits

Employees can visit any licensed dentist, but greater savings are achieved by using GloboDental's Preferred Provider Network (PPN). Participating providers offer discounted rates, and claims are submitted directly to GloboDental, reducing out-of-pocket costs for employees.

To locate a PPN dentist, employees can visit the GloboDental portal at www.globodental.com/ppn or contact the member services line. Preventive services are covered at 100% with no deductible when using in-network providers.

4. Orthodontic and Major Restorative Care

The Family Plan provides orthodontic coverage for dependent children under age 19. Coverage applies to braces, retainers, and other corrective treatments deemed medically necessary. Prior authorization is required before treatment begins. Major restorative procedures—such as implants and dentures—require pre-treatment estimates and may be subject to annual maximums.

5. Claims and Coordination of Benefits

Dental claims must be submitted within 12 months of the date of service. Claims from in-network providers are filed electronically by the dentist. Out-of-network claims must be submitted by the employee, along with itemized receipts and the dentist's treatment plan.

If an employee or dependent has coverage under another dental plan, benefits will be coordinated to avoid duplication. GloboDental will pay its share of eligible expenses after the primary plan has paid its portion.

6. Contact Information

For questions regarding plan coverage, claims, or provider networks, contact GloboDental Member Services at 1-800-555-0123 or email support@globodental.com. You can also reach the Globomantics Benefits Department through the HR portal for assistance with enrollment or billing inquiries.

Always review your Explanation of Benefits (EOB) for accuracy and report any discrepancies promptly.