

## SUMMARY OF DENTAL BENEFITS

### Valley Stream Teachers Association Welfare Benefit Trust

Plan Administrator:	J.J. Stanis and Company, Inc.
Group Number:	4904
Benefit Year:	January 1 to December 31 (Calendar Year)
Dependent Children covered until:	to age 23 end of the month, no student status required
Waiting Period:	1st of the month following date of hire
Late Enrollment Penalty:	None - open enrollment period goes into effect 1/1 of each year.
Claims Filing Limit:	365 days
Deductibles:	\$30 Employee, \$50 Dependents/\$120 Family
Plan Coinsurance Levels:	
Diagnostic/Preventative	In-Network - 80% of Stanis Net Plus Fee, Out of Network - 80% Reasonable & Customary
Basic Services	In-Network - 80% of Stanis Net Plus Fee, Out of Network - 80% Reasonable & Customary
Major Services	In-network - 50% of Stanis Net Plus Fee, Out of Network - 50% Reasonable & Customary
Orthodontic Services	In-network - 50% of Stanis Net Plus Fee, Out of Network - 50% Reasonable & Customary
Annual Maximum:	\$1,500 (calendar year)
Orthodontic Maximum:	\$2,000 lifetime maximum (not included in calendar year maximum)
PPO Network:	Yes- Stanis Net Plus

### POLICY LIMITATIONS

See plan booklet for full listing of policy limitations

Oral Exams ALL TYPES:	2 in a calendar
Prophylaxis:	2 in a calendar
Full mouth series <b>OR</b> panoramic film:	1 in 36 consecutive months
4 Bitewings:	2 in a calendar
Fluoride:	1 in 12 months, to age 18
Sealants:	Covered subject to medical necessity and review

### EXCLUSIONS

See plan booklet for full listing of policy exclusions

### CLAIMS FILING

Claims may be submitted to J.J. Stanis and Company, Inc. using the following methods.

1) By U. S. Mail
J.J. Stanis and Company, Inc.
377 Oak Street, Suite 406
Garden City, New York 11530
2) Emailed to: Claims1@jjstanisco.com
3) Faxed to: 516-465-3920

### HOW TO FIND A STANIS NET PLUS PROVIDER

Go to [www.jjstanisco.com](http://www.jjstanisco.com) click on Dental Networks- Stanis Net Plus and enter your search parameters

**Please Note:** If your dentist is not currently a Stanis Net Plus Provider and you would like us to send your provider a packet to join our network, go to [www.jjstanisco.com](http://www.jjstanisco.com) click on Dental Networks-Nominate Your Dentist - you will be asked to provide some contact information for your provider.

### CUSTOMER SERVICE

If you have any questions regarding eligibility, policy or claims, please contact our Customer Service Department, Monday through Friday 8:30 a.m.-5:00 pm at 516-465-3900 or toll free at 1-877-470-6715

\* This is just a summary of benefits, please refer to your dental booklet for full listing of benefits including limitations and exclusions.