



Pediatric Dental and Vision

When you choose a Health Net EPO or PPO insurance plan directly through Cardinal Care, your medical plan includes pediatric dental and vision coverage (for members from birth through the end of the month in which the covered person turns 19 years of age).

Dental coverage benefits

- Choose your own dental provider.
- No claim forms when you use an in-network provider.
- Save on covered dental services when you use an in-network provider.

Vision coverage benefits

- \$0 copayments for vision exams and lenses when you use an in-network provider.
- Large network of independent providers, including optical retailers LensCrafters, Pearle Vision, Sears Optical, JCPenney Optical, and Target Optical.
- Secondary purchase plan – Unlimited discounts up to 40% on materials and services once initial benefit has been used when you use an in-network provider.



For more detailed information, contact Health Net Dental at 1-866-249-2382, Monday through Friday, 5:00 a.m. to 8:00 p.m. Pacific time.

Pediatric dental summary of benefits

| Benefit | Insured responsibility | |
|--------------------------------------|------------------------|----------------|
| | In-network | Out-of-network |
| Annual deductible | \$0 | |
| Annual calendar year benefit maximum | None | |
| | Insured responsibility | |
| | In-network | Out-of-network |
| Preventive | | |
| Routine exams | 0% | 10% |
| Bitewing X-rays | 0% | 10% |
| Prophylaxis (cleanings) | 0% | 10% |
| Fissure sealants | 0% | 10% |
| Fluoride | 0% | 10% |
| Space maintainers | 0% | 10% |
| Basic | | |
| Restorative | 20% | 30% |
| Major | | |
| Oral surgery | 50% | 50% |
| Endodontics | 50% | 50% |
| Periodontics | 50% | 50% |
| Crowns | 50% | 50% |
| Cast restorations | 50% | 50% |
| Dentures and bridgework | 50% | 50% |
| Orthodontics | | |
| Medically necessary orthodontics | 50% | 50% |

Pediatric vision summary of benefits

| <i>Benefit</i> | <i>Copayment</i> |
|---|------------------|
| Routine eye exam (limit: 1 per calendar year) | \$0 |
| Lenses (limit: 1 per calendar year), including: <ul style="list-style-type: none"> • Single vision, bifocal, trifocal, lenticular • Glass or plastic | \$0 |
| Provider-selected frames (limit: 1 per calendar year) | \$0 |
| Optional lenses and treatments, including: <ul style="list-style-type: none"> • UV treatment • Tint (fashion, gradient and glass-grey) • Standard plastic scratch coating • Standard polycarbonate • Photochromic / transitions plastic • Standard anti-reflective coating • Polarized • Standard progressive lenses • Hi-index lenses • Blended segment lenses • Intermediate vision lenses • Select or ultra-progressive lenses • Premium progressive lenses | \$0 |
| Provider-selected contact lenses – A one-year supply is covered every calendar year (in lieu of eyeglass lenses): <ul style="list-style-type: none"> • Disposables • Conventional • Medically necessary¹ | \$0 |



For questions regarding vision coverage, call 1-866-392-6058, Monday through Friday, 4:30 a.m. to 8:00 p.m. Pacific time.

¹**Medically necessary contact lenses:** Contact lenses may be determined to be medically necessary and appropriate in the treatment of patients affected by certain conditions. In general, contact lenses may be medically necessary and appropriate when the use of contact lenses, in lieu of eyeglasses, will result in significantly better visual and/or improved binocular function, including avoidance of diplopia or suppression.

Contact lenses may be determined to be medically necessary for the treatment of conditions, including, but not limited to, keratoconus, pathological myopia, aphakia, anisometropia, aniridia, corneal disorders, post-traumatic disorders, and irregular astigmatism.

Medically necessary contact lenses are dispensed in lieu of other eyewear. Participating providers will obtain the necessary preauthorization for these services.



Dental and vision benefits are underwritten by Health Net Life Insurance Company. Dental benefits are administered by Dental Benefit Administrative Services. Vision benefits are administered by EyeMed Vision Care, LLC. Dental Benefit Administrative Services and EyeMed Vision Care, LLC are not affiliated with Health Net Life Insurance Company.

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