
Rabun County Direct Reimbursement Dental Plan

Plan Year: October 1, 2009 - September 30, 2010

Rabun County provides dental coverage for the individual employee as part of the health insurance package. Family coverage for dental is available at an additional cost to the employee. Employees will be reimbursed for expenses incurred for the cost of dental care outlined below.

The Plan:

- Allows you to use the dentist of your choice.
- Has no waiting period before certain procedures are covered.
- Has no excluded procedures except cosmetic procedures (bleaching, veneers, etc.).
- No pre-approval is necessary.
- Has no maximum fee schedule for each procedure. The dentist's normal fees are allowable expenses.

How The Plan Works:

- Every year beginning January 1st, you and your covered dependents each have \$1000 to use for dental care. The plan reimburses you:
 - 100% of the first \$100 of eligible expenses, then the plan pays 50% of the next \$1800 of eligible expense to a maximum benefit of \$1000. Orthodontia is excluded.

If you do not enroll when first eligible, and elect benefits at a later time, you will have reduced benefits for the first year (50% reimbursement with a \$500 maximum benefit).

How Direct Reimbursement is Used and How Reimbursements are Made

1. The patient selects a dentist and agrees to a treatment plan.
2. The itemized bill is mailed by the employee or dentist along with a claim form.
3. The benefit check is mailed to the employee or to the dentist, if there is an assignment of benefits, within 10 days (including mail time).

Your Cost

- Employee Coverage - No cost to you
- Family Coverage - \$25.31 monthly or \$11.68 bi-weekly

Claim forms should be mailed to:
Direct Reimbursement Benefits Plan, Inc.
P.O. Box 2130, Alpharetta GA 30023
(888) 745-32754