

FREQUENTLY ASKED DENTAL & VISION QUESTIONS

Why did I receive multiple ID cards?

If you are enrolled in Dental and Vision, you received three cards:

1. Your Dental Insurance
2. PolicyLink: an additional feature included on your Dental plan
3. Your Vision Insurance

If you are enrolled in Dental only, you have received ID cards for Dental Insurance and PolicyLink.

If you are enrolled in Vision only, you received a Vision ID card.

What is PolicyLink?

If you are enrolled in Dental, you automatically have the PolicyLink benefit. If you are not enrolled in Vision, you still have access to the PolicyLink benefit. PolicyLink allows you to utilize \$150 of your Dental annual maximum for vision services. There are no network requirements for this benefit, you can see any provider and then submit the receipt and claim form to The Standard for reimbursement. This benefit is also available to your covered Spouse and/or Child(ren).

Do I have to go to a specific provider?

No. An insured may go to the provider of their choice. Each insured family member may go to a different provider. However, if you see an in-network provider, you will pay less out of pocket fees. You can look up providers online at www.standard.com.

For Dental, The Standard leases the Ameritas Classic PPO network. If an insured utilizes one of the contracted PPO providers, they will receive discounted fees for procedures performed by that PPO dentist.

For Vision, The Standard leases the EyeMed Insight network. If an insured utilizes one of the contracted providers, they will receive discounted fees for procedures. If you see an out of network provider, benefits are limited.

What retail chain providers are included on the Vision Insurance?

Retail chain affiliate providers, which include LensCrafters, Pearle Vision, Sears Optical, Target Optical and JCPenney Optical, give participants added convenience and additional retail choices.

Do I have to file claims myself?

For Dental, most dentists will file a claim on your behalf, requiring that you pay the 'estimated' coinsurance. However, if the dentist does not file a claim for you, you will need to make payment directly to the dentist and file a claim with us for reimbursement.

For Vision, if you see an EyeMed provider, they will submit the claim for you. If you see an out of network provider, you will need to make payment directly to the vision provider and file a claim with us for reimbursement.

Is there online access to view my benefits?

Yes, you can set up a member account to access secure benefit information for you and your covered dependents. You can view your pending and paid claims, access your benefit summary, view your pretreatment estimates, see the status of your remaining plan benefits, use the dental cost estimator, and find providers. To set up an account, visit www.standard.com, select "File a Claim," "Start a Dental or Vision Claim," select if your employer is in or outside New York, select Members and "Register Now" to create a User ID and Password.

What is a Dental Pretreatment Estimate of Benefits and do I have to get one?

While we do not require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it is best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We will inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there will not be any surprises once the work has been completed.

Will you coordinate Dental benefits between this plan and a spouse's plan?

Yes. Dental coverage follows the employee, this plan will be primary for the employee and secondary for a spouse. Children who have double coverage follow the "birthday rule," the parent whose birthday falls first in the year is primary.

Can I call your customer service department with more questions?

Yes, absolutely!

Dental Call Center: (800) 547-9515

Service representative hours:

7am to midnight Central Monday through Thursday

7am to 6:30pm Central Friday

Interactive Voice Response available 24/7

Vision Call Center: (866) 289-0614

Service representative hours:

7am to 10pm Central Monday through Saturday

10am to 7pm Central Sunday

Interactive Voice Response available 24/7

