SUNY International

Dental Highlight Sheet

Plan 1: Dental Plan Summary **Effective Date: 8/15/2025**

Plan Benefit	In Network	Out of Network
Type 1	100%	100%
Type 2	100%	80%
Type 3	50%	50%
Deductible	$0/Calendar Year Type 2,3 Waived Type 1 3 Family Maximum	$50/Calendar Year Type 2 & 3 Waived Type 1 3 Family Maximum
Maximum *(per person)*	$2,000 per calendar year	$1,250 per calendar year
Allowance	Discounted Fee	80th U&C
Waiting Period	None	None
Annual Open Enrollment	Included	Included

Sample Procedure Listing (*Current Dental Terminology* © American Dental Association.)

In Network

Type 1	Type 2	Type 3
• Routine Exam (1 in 6 months)	• Fillings for Cavities	• Onlays
• Bitewing X-rays (1 in 12 months)	• Restorative Composites	• Crowns (1 in 1 year per tooth)
• Full Mouth/Panoramic X-rays (1 in 12 months)	• Simple Extractions	• Crown Repair
• Periapical X-rays	• Anesthesia	• Endodontics (nonsurgical)
• Cleaning (1 in 6 months)		• Endodontics (surgical)
• Fluoride for Children 13 and under (1 in 12 months)		• Periodontics (nonsurgical)
• Sealants (age 13 and under)		• Periodontics (surgical)
• Space Maintainers		• Denture Repair
		• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 1 year)
		• Complex Extractions

Out of Network

Type 1	Type 2	Type 3
• Routine Exam (1 in 6 months)	• Fillings for Cavities	• Onlays
• Bitewing X-rays (1 in 12 months)	• Restorative Composites	• Crowns (1 in 1 year per tooth)
• Full Mouth/Panoramic X-rays (1 in 12 months)	• Simple Extractions	• Crown Repair
• Periapical X-rays	• Anesthesia	• Endodontics (nonsurgical)
• Cleaning (1 in 6 months)		• Endodontics (surgical)
• Fluoride for Children 13 and under (1 in 12 months)		• Periodontics (nonsurgical)
• Sealants (age 13 and under)		• Periodontics (surgical)
• Space Maintainers		• Denture Repair
		• Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 1 year)
		• Complex Extractions

First Reliance Standard Life Insurance Company

First Reliance Standard Life Insurance Company, was formed in 1984, and licensed to do business in the state of New York. First Reliance Standard Life Insurance Company is a member of The Tokio Marine Group.

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LIFE INSURANCE COMPANY

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eCard
Once you are enrolled in the plan, your plan member ID card is provided electronically. Access your eCard online by creating a Secure Member Account – it's fast, easy and secure. To get one of these ID cards, visit www.firstRSL.com and sign into (or create) a Member Services secure account. Enrolled members may receive care without the card just by giving the provider their name, date of birth, and social security number/member identification number.

Rx Savings
Our valued plan members and their covered dependents can save on prescription medications at over 60,000 pharmacies across the nation including CVS, Walgreens, Rite Aid and Walmart. This Rx discount is offered at no additional cost, and it is not insurance.

To receive this Rx discount, members just need to visit us at www.firstRSL.com and sign into (or create) a secure member account where they can access and print an online-only Rx discount savings ID card.

Eyewear Savings
Plan members may receive up to 10% off eyewear frames and lenses purchased at any Walmart Vision Center nationwide. Members may also bring in their current vision prescription from any vision care provider and purchase eyewear at Walmart. This savings arrangement is not insurance: it is available to members at no additional cost to their plan premium.

To receive the eyewear savings identification card, plan members can visit www.firstRSL.com and sign-in (or create) a secure member account. Members must present the Eyewear Savings Card at time of purchase to receive the discount.

Customer Service
Our Customer Relations Department is open from 7 am to midnight (CST) Monday through Thursday and 7 am to 6:30 pm (CST) on Fridays. You can call toll-free at 800-829-3177. Your claim forms can be faxed in to (402) 467-7336. We will be happy to answer any questions you may have regarding a specific claim you have filed or to answer questions about benefits for dental procedures being considered.

Dental Network Information
To find providers near you, visit our website at www.firstRSL.com. Click on "Find a Dentist" to access our online directory and follow the step-by-step instructions.

Your provider network is Classic Network.

Pretreatment
While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's 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'll 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 won't be any surprises once the work has been completed.

Late Entrant Provision
We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

This form is a benefit highlight, not a certificate of insurance. The coverage outlined here highlights the benefits available through First Reliance Standard Life, and does not include exclusions and limitations. For details on exclusions and limitations, or a complete list of covered procedures, contact your benefits coordinator.

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