

Subject: Dental Services Resulting from Accidental Injury

Effective Date: 01/20

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DESCRIPTION

According to the OSU Faculty and Staff Health Plans Specific Plan Details Document (SPD), expenses for dental work are covered if they are for the prompt repair of an injury to the jaw, sound natural teeth, mouth, or face, which are required as a result of an accident. Dental services are limited to the treatment of the injury that is rendered within 12 months of the injury or within 12 months of enrollment in the plan, whichever is later. Injury as a result of chewing or biting is not considered an accidental injury. Dental services resulting from an accidental injury are limited to a maximum benefit of \$3,000 per injury.

COVERAGE

The OSU Health Plan covers expenses for dental work when the all of following criteria are met:

- Dental services are for prompt repair (within 12 months) of an accidental injury* to the jaw, sound natural teeth, mouth, or face.
 - A sound natural tooth is defined as a tooth that is stable, functional, and free from decay and advanced periodontal disease, and in good repair at the time of the accident.
- Covered services include (not all-inclusive list):
 - Splint
 - Extraction
 - Artificial crown
 - Root canal
 - Dental implant
 - Bone graft

*Or enrollment, whichever is later. See SPD for details.

PROCEDURE

For members who have elected a network-only plan, services must be provided in network when possible (i.e., oral surgeons). However, general dentists, endodontists and/or periodontists often provide these services. These providers are not typically in network with the medical benefit. For non-network providers, the member must pay out of pocket for treatment then submit itemized receipts to OSUHP for review. If the above criteria are met, OSUHP will then send covered services to Trustmark for reimbursement.

EXCLUSIONS

OSU Health Plan does not cover the following services:

- Injuries resulting from chewing or biting
- Services provided beyond 12 months from the date of the injury (or enrollment)

- Charges in excess of the \$3,000 benefit maximum (per injury)

REFERENCES

"Faculty and Staff Health Plans Specific Plan Details Document." The Ohio State University Office of Human Resources, Oct. 2019. Web. <https://hr.osu.edu/wp-content/uploads/medical-spd.pdf>

Medical filing tips for dental accident claims. (2013, September). *The Magazine of the American Academy of Pediatric Dentistry*. Retrieved from <http://www.pediatricdentistrytoday.org/2013/September/XLIX/5/news/article/285/>

"Ohio 2017 EHB Benchmark Plan." CMS, 2017. Web. https://www.cms.gov/CCIIO/Resources/Data-Resources/Downloads/2017-BMP-Summary_OH-4816.zip