

**Heavy and General Laborers' Funds
of New Jersey
Local 472 • Local 172**



**Dental Benefit Overview
2022**

**700 Raymond Boulevard Newark, New Jersey 07105
Phone: 973-589-5050**

DENTAL BENEFITS

- Eligibility must be verified with Meritain Health, 1-800-925-2272, prior to services being rendered.
- This Fund follows the birthday rule when coordinating benefits.
- No benefits will be paid if injury occurs at work or in an automobile accident.
- Dental coverage is reimbursed at 100% of the Funds' fee schedule. The annual family maximum is \$3,250.00.
- No Deductible or co-payments apply to dental coverage.
- No Pre-authorization is required.
- Dental Billing Address:
 - Meritain Health
 - P.O. Box 853921
 - Richardson, TX 75085-3921
- Crowns and dentures/bridges are eligible for replacement after 5 years.
- Orthodontia – Braces are covered at 50% up to \$2,000.00 lifetime maximum per covered individual. No age limit on orthodontia.
Copayments may apply
- Endodontists –Payable according to the dental fee schedule.
- Oral Surgery/Surgical Extractions – Bony or impacted wisdom teeth #01, 17, 16 and 32 will be paid under medical.
 - In Network (Meritain) – Payable at 100% of the contracted rate after annual \$250.00 individual deductible has been met.
 - Out of Network (Meritain) - After \$500.00 individual deductible is met charges are payable at 80% of charges up to \$280.00 for each tooth.
- Perio surgery (Osseous surgery) - payable at 50% up to a maximum of \$750.00 per quadrant. Perio is included in the annual dental maximum.
- Cleanings – Allowed every 6 months.

- X-rays – Full mouth is covered once every 3 years. Panorex is covered once every 3 years.
- Sealants – Covered up to age 15.
- Fluoride – Covered up to age 19.
- Dental Implants
Participating dentists do not have to accept the implant allowance as payment in full. **This benefit is paid as part of the annual \$3,250.00 dental family maximum.**