

# Your Guide to Dental Benefits

## Included with all MVP Medicare Advantage plans!

**Dental care is key to your overall health.** And we know dental coverage is something you want in your Medicare Advantage plan. That’s why **all** MVP Medicare Advantage plans include preventive and comprehensive dental benefits to meet your needs.

Each plan offers a benefit amount to use however you choose toward the covered dental services you need—**with no deductibles**. Plus MVP Health Care® partners with LIBERTY Dental Plan to provide access to an extensive network of dentists and specialists locally and nationwide.


### Covered Dental Services

	In-Network LIBERTY Dental Provider	Out-of-Network Non-LIBERTY Dental Provider
Annual Deductible	<b>None</b>	<b>None</b>
Preventive Oral Exams	<b>\$0</b>	<b>20% Co-Insurance</b>
Prophylaxis (cleanings)	<b>\$0</b>	<b>20% Co-Insurance</b>
Preventive X-rays	<b>\$0</b>	<b>20% Co-Insurance</b>
Diagnostic Oral Exams	<b>\$0</b>	<b>20% Co-Insurance</b>
Diagnostic X-rays	<b>\$0</b>	<b>20% Co-Insurance</b>
Restorative Services	<b>\$0</b>	<b>20–50% Co-Insurance</b>
Endodontics (root canals)	<b>\$0</b>	<b>50% Co-Insurance</b>
Periodontics	<b>\$0</b>	<b>50% Co-Insurance</b>
Prosthodontics (dentures, crowns)	<b>\$0</b>	<b>50% Co-Insurance</b>
Oral Surgery	<b>\$0</b>	<b>20–50% Co-Insurance</b>

This information is a summary of dental benefits covered by the plan. Please see your Evidence of Coverage for a full list of dental benefits and applicable limitations.

### Questions?

Call **1-800-324-3899** (TTY 711) to speak with an MVP Medicare Advisor. October 1–March 31, call seven days a week, 8 am–8 pm Eastern Time. April 1–September 30, call Monday–Friday, 8 am–8 pm.

See other side for more information about your dental benefits. 

# About Your MVP Medicare Advantage Plan Dental Benefit

As part of the MVP Medicare Advantage plan dental benefits, you may see a dentist that participates with the LIBERTY Dental Plan anywhere in the country. Covered services performed by LIBERTY dentists are covered at no additional cost to you. Visit [mvphealthcare.com/MedicareDentist](http://mvphealthcare.com/MedicareDentist) to confirm that your dentist is part of the LIBERTY network.

Your dental plan also gives you access to the national Guardian PPO DentalGuard network. If you go to a Guardian dentist, be sure to tell the provider you have access to the Guardian PPO DentalGuard network through your LIBERTY Dental Plan. Dentists can also call the number on the back of your dental Member ID card to confirm eligibility.

You also have the flexibility to go to any dentist for covered services, but you may pay more for services provided by a dentist who is not part of the LIBERTY Dental network. Dentists also may ask for the full cost of services to be paid upfront. You can submit a claim for reimbursement for any charges up to the co-insurance amount covered by your plan.

If your coverage is through an employer-sponsored plan, check with the former employer for your benefit information.

MVP Health Plan, Inc. is an HMO-POS/PPO organization with a Medicare contract. Enrollment in MVP Health Plan depends on contract renewal. Out-of-network/non-contracted providers are under no obligation to treat MVP Health Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

MVP pays for covered dental services based on a maximum allowable benefit for each service. LIBERTY dentists accept this amount as payment in full for covered services. If you see a dentist that does not participate with LIBERTY, you may be billed for additional costs.

You will receive a dental Member ID card from LIBERTY—show this card any time you visit the dentist. Make sure your dentist is still in the network each time you have a visit.

MVP Health Plan, Inc. complies with Federal civil rights laws. MVP Health Plan, Inc. does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex (including sexual orientation and gender identity).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-946-8010 (TTY 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-844-946-8010 (TTY 711)。