

# **Waco Montessori School**

The QCD of America Dental & Vision Benefit Program is a managed cost program offering a large selection of highly qualified private practice dental and optical professionals.

# The QCD Philosophy

QCD believes that you should pay the lowest monthly cost possible for comprehensive dental and vision benefit coverage for your family. The member benefits from significant cost savings when and if services are used.

Do not pay high premiums for dental benefits – pay for your services when and if used. It just makes good financial sense!

# Monthly Cost

	Monthly
Employee Only	No Charge
Employee + Spouse	\$8.00
Employee + Child(ren)	\$8.00
Employee + Family	\$12.00

# Why Select QCD?

When selecting dental benefits, QCD makes good financial sense. QCD allows you to allocate more of your benefit expenditures to your rising medical costs.

A single dental procedure (Root Canal and Crown) could cost you as much as \$2000 with no coverage. The QCD program will allow you to save **up to 60%** on the total cost – that could be as much as **\$1200 in savings** and enough to fund your family's monthly dental and vision benefit costs for several years.

## Need more information?

- Contact our Membership Services Department 972.726.0444 or 1.800.229.0304
- See the last page for your enrollment form
- Visit our website at <a href="www.qcdofamerica.com">www.qcdofamerica.com</a>

Welcome to the Future of Dental & Vision Benefits... Today!



# THE ESTABLISHED STANDARD

(Not an Insurance Plan)

	MOIIIII
Employee Only	No Charge
Employee + Spouse	\$8.00
Employee + Child(ren)	\$8.00
Employee + Family	\$12.00

♦ No Claim Forms, Deductibles or Coverage Maximums

**♦** 

◆ Immediate Coverage for all Pre-Existing Conditions

**♦** 

Orthodontics (Braces) for Children and Adults

**♦** 

May cover children up to the age of 26

SAMPLE DENTAL	FEE PAID WITH	NATIONAL AVERAGE	SAVINGS WITH
PROCEDURE 1	QCD OF AMERICA®	DENTAL FEES <sup>2</sup>	QCD OF AMERICA®
Oral Exam	\$9	\$35	<b>74</b> %
Full Mouth X-Ray	<b>\$28</b>	<b>\$77</b>	<b>64</b> %
Teeth Cleaning	<b>\$24</b>	<b>\$54</b>	56%
Amalgam (1Surface)	<b>\$28</b>	<b>\$79</b>	65%
Simple Extraction	\$36	\$80	55%
Root Canal (1Canal)	\$185	\$387	52%
Porcelain w/ Metal Crown (lab fees additional)	\$350	\$652	46%
Complete Upper or Lower (lab fees additional)	Denture \$400	\$770	48%

<sup>1</sup> A fee of \$8.00 is charge per appointment for infection control costs. There will be an additional charge for all lab fees less a 20% discount.

- ◆Please select any dentist within the QCD Affiliated Dentist Team and make an appointment.
- ♦ Please be sure to identify yourself as a QCD member and the reduced fee schedule will apply to all charges.
- ♦ Please call the QCD Member Services Department at 972.726.0444 or 1.800.229.0304 for assistance.
- ♦ Information may be obtained from the web site at <a href="www.gcdofamerica.com">www.gcdofamerica.com</a>

<sup>&</sup>lt;sup>2</sup> The schedule represents a sample of highly utilized dental procedures. The average costs are estimated from data gathered by the U.S. Bureau of Labor Statistics, the American Dental Association, and the Chamber of Commerce Research Association.

# Schedule of Programs Fees



Procedu	re Number Member Fee	Procedure Number Member Fee
	DIAGNOSTIC DENTISTRY	ENDODONTICS
		D3110 PULP CAP, DIRECT\$19.00
D0120	PERIODICAL ORAL EXAMINATION \$9.00	D3120 PULP CAP, INDIRECT\$24.00
D0140	LIMITED ORAL EXAMINATION,	D3220 PULPOTOMY\$35.00
	PROBLEM FOCUSED\$12.00	D3310 ROOT CANAL, ANTERIOR\$159.00
D0150	COMPREHENSIVE ORAL EXAMINATION	D3320 ROOT CANAL, BICUSPID\$209.00
D0210	INTRAORAL X - RAY COMPLETE SERIES	D3330 ROOT CANAL, MOLAR
D0460	PULP VITALITY TEST\$15.00 ASEPSIS FEE (INFECTION CONTROL)\$8.00	D3920 HEMISECTIO\$65.00
	WING / SINGLE FILM X-RAYS20% DISCOUNT	A specific root canal treatment or re-treatment may present unusual circumstances
ALL DITE	PREVENTATIVE DENTISTRY	requiring additional cost. Please consult the affiliated dentist as to the total procedure cost prior to treatment.
	PREVENTATIVE DENTISTRY	
D1110	PROPHYLAXIS – ADULT\$24.00	PERIODONTICS
D1120	PROPHYLAXIS – CHILD\$24.00	
D1203	APPLICATION TOPICAL FLUORIDE - CHILD\$5.00	D4210 GINGIVECTOMY/GINGIVOPLASTY - (PER QUADRANT)\$180.00
D1204	APPLICATION TOPICAL FLUORIDE - ADULT\$5.00	D4211 GINGIVECTOMY/GINGIVOPLASTY - (PER TOOTH)\$50.00
D1351	SEALANT-PER TOOTH\$14.00	D4240 GINGIVAL FLAP PROCEDURE, INCLUDING ROOT
D1510	SPACE MAINTAINER - FIXED UNILATERAL\$60.00	PLANING - (PER QUADRANT)\$200.00
D1515	SPACE MAINTAINER - FIXED BILATERAL\$75.00	D4260 OSSEOUS SURGERY-(PER QUADRANT)
		(INCLUDING FLAP ENTRY AND CLOSÚRE)\$260.00
		D4341 PERIODONTAL SCALING AND ROOT PLANING -
A specific	preventative treatment may present unusual circumstances requiring an additional	(PER QUADRANT)\$75.00
	ase consult the affiliated dentist as to the total procedure cost prior to treatment.	D4355 FULL MOUTH DEBRIDEMENT
		D4910 PERIODONTAL MAINTENANCE PROCEDURES
	COSMETIC	FOLLOWING ACTIVE THERAPY\$30.00
ALL CC	SMETIC DENTISTRY20% DISCOUNT	
		A specific periodontal treatment may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to
		treatment.
	DECTORATIVE DENITICITY	PROSTHODONTICS – REMOVABLE
	RESTORATIVE DENTISTRY	(LAD EFFC ADDITIONAL COCT)
		(LAB FEES ADDITIONAL COST)
D2140	AMALGAM - 1 SURFACE, PRIMARY OR PERMANENT\$28.00	D5110 COMPLETE UPPER DENTURE (INCLUDING SIX MONTHS POST CARE)
D2150	AMALGAM - 2 SURFACES, PRIMARY OR PERMANENT\$36.00	D5120 COMPLETE LOWER DENTURE
D2160	AMALGAM - 3 SURFACES, PRIMARY OR PERMANENT\$46.00	(INCLUDING SIX MONTHS POST CARE)\$400.00
D2161	AMALGAM - 4 OR MORE SURFACES, PRIMARY OR	D5130 IMMEDIATE UPPER\$420.00
D2330	PERMANENT\$56.00 COMPOSITE RESIN - 1 SURFACE, ANTERIOR\$38.00	D5140 IMMEDIATE LOWER\$420.00
D2330	COMPOSTIE RESIN - 2 SURFACES, ANTERIOR\$46.00	D5211 UPPER PARTIAL DENTURE –
D2332	COMPOSITE RESIN - 3 SURFACES, ANTERIOR\$56.00	RESIN BASE\$250.00
D2335	COMPOSITE RESIN - 4 OR MORE SURFACES OR INVOLVING	D5212 LOWER PARTIAL DENTURE –
	INCISAL ANGLE, ANTERIOR\$66.00	RESIN BASE\$250.00
D2391	COMPOSITE RESIN - 1 SURFACE, POSTERIOR\$50.00	D5213 UPPER PARTIAL –
D2392	COMPOSITE RESIN - 2 SURFACES, POSTERIOR\$65.00	PREDOMINANTLY CAST BASE\$400.00 D5214 LOWER PARTIAL -
D2393	COMPOSTIE RESIN - 3 SURFACES, POSTERIOR\$85.00	D5214 LOWER PARTIAL – PERDOMINANTLY CAST BASE\$400.00
D2394	COMPOSITE RESIN - 4 OR MORE SURFACES,	D5410 ADJUST COMPLETE DENTURE\$15.00
D0750	POSTERIOR\$95.00 CROWN - PORCELAIN TO HIGH NOBLE METAL	D5510 REPAIR BROKEN COMPLETE DENTURE BASE\$40.00
D2750	(GOLD AND LAB FEES ADDITIONAL)\$350.00	· ·
D2751	CROWN - PORCELAIN TO BASE METAL	· ·
52,31	(LAB FEES ADDITIONAL)\$320.00	D5630 REPAIR OR REPLACE BROKEN CLASP\$45.00
D2920	RECEMENT CROWN \$20.00	D5640 REPLACE BROKEN TEETH – (PER TOOTH)
D2931	PREFABRICATED STAINLESS STEEL CROWN\$48.00	D5650 ADD TOOTH TO EXISTING PARTIAL DENTURE
D2940	SEDATIVE FILLING\$16.00	D5660 ADD CLASP TO EXISTING PARTIAL DENTURE\$65.00
D2950	CORE BUILDUP, (INCLUDING ANY PINS)\$55.00	D5730 RELINE COMPLETE UPPER (CHAIRSIDE)
D2951	PIN RETENTION – (PER TOOTH)\$20.00	D5731 RELINE COMPLETE LOWER (CHAIRSIDE)
D2952	CAST POST AND CORE IN ADDITION TO CROWN	D5740 RELINE UPPER PARTIAL (CHAIRSIDE)
D2953	EACH ADDITIONAL CAST POST (SAME TOOTH)\$40.00	D5810 TEMPORARY COMPLETE UPPER DENTURE\$200.00
	PREFAB POST / CORE IN ADDITION TO CROWN\$60.00	
D2954		D5811 TEMPORARY COMPLETE LOWER DENTURE \$200.00
D2954 D2970	TEMPORARY CROWN (FRACTURED TOOTH)\$40.00	D5811 TEMPORARY COMPLETE LOWER DENTURE
1		D5811 TEMPORARY COMPLETE LOWER DENTURE

# Schedule of Programs Fees (Continued)



#### PROSTHODONTICS - FIXED BRIDGES

D6241	PONTIC-PORCELAIN FUSED TO BASE METAL	\$320.00
	CROWN-PORCELAIN FUSED TO BASE METAL	
D6791	CROWN-FULL CAST FUSED TO BASE METAL	\$270.00
D6930	RECEMENT BRIDGE	\$20.00
D6940	STRESS BREAKER	\$90.00
D6950	PRECISION ATTACHMENT (EACH)	\$225.00

A specific prosthodontic treatment may present unusual circumstances requiring an additional cost. If precious metal (gold) is desired, the cost will be additional to the crown cost. Please consult the affiliated dentist as to the total cost prior to treatment.

## **ORAL SURGERY**

D7110	SINGLE TOOTH EXTRACTION	\$36.00
D7120	EACH ADDITIONAL TOOTH	\$34.00
D7130	ROOT REMOVAL – EXPOSED ROOTS	\$48.00
D7210	SURGICAL EXTRACTION-ERUPTED	\$68.00
D7220	REMOVAL OF IMPACTED TOOTH -	
	SOFT TISSUE	\$78.00
D7230	REMOVAL OF IMPACTED TOOTH -	
	PARTIALLY BONY	\$109.00
D7240	REMOVAL OF IMPACTED TOOTH-	
	COMPLETELY BONY	\$129.00
D7241	REMOVAL OF IMPACTED TOOTH-	
	COMPLETELY BONY, WITH UNUSUSAL	
	SURGICAL COMPLICATIONS	\$189.00
D7250	ROOT RECOVERY	\$72.00
D7280	SURGICAL EXPOSURE PER TOOTH	\$66.00
D7310	ALVEOLOPLASTY	
	(PER QUADRANT WITH EXTRACTIONS)	\$78.00
D7320	ALVEOLOPLASTY	
	(PER QUADRANT WITHOUT EXTRACTIONS)	\$84.00
D7960	FRENECTOMY	\$99.00

A specific oral surgery procedure may present unusual circumstances requiring an additional cost. Please consult the affiliated dentist as to the total procedure cost prior to

## ORTHODONTICS (QCD GENERAL DENTIST ONLY)

D8999	DIAGNOSTIC WORK UP RADIOGRAPHS,
	MODEL, RECORDS\$120.00
D8080	CHILD (QCD GENERAL DENTIST)
	CLASS I OR II FOR 24 MONTH TREATMENT\$2,200.00
D8090	ADULT (QCD GENERAL DENTIST)
	CLASS I OR II FOR 24 MONTH TREATMENT\$2,400.00
D8680	ORTHODONTIC RETENTION\$230.00

A special orthodontic treatment may present unusual circumstances requiring an additional cost. During the orthodontic consultation appointment, the affiliated dentist will explain all needed procedures, length of treatment, required fees and payment schedule.

## **GENERAL SERVICES**

D9999	FAILED APPOINTMENT	
D9999	(WITHOUT 24 HOURS NOTICE)PALLATIVE (EMERGENCY) TREATMENT	\$30.00
D9999	OF DENTAL PAIN-MINOR PROCEDURESOFFICE VISIT-AFTER HOURS	

## IMPORTANT NOTICE

THE QCD OF AMERICA® DENTAL BENEFIT PROGRAM DOES NO CONSTITUTE DENTAL INSURANCE AND IS NOT A HEALTH MAINTENANCE ORGANIZATION CONTRACT. QCD OF AMERICA® DOES NOT REIMBURSE THE AFFILIATED DENTIST OR IMDEMNIFY THE MEMBER FOR THE COST OF DENTAL SERVICES RECEIVED BY THE MEMBER.

#### SPECIALTY CARE SERVICES

All scheduled charges listed are for services rendered by a QCD OF AMERICA® affiliated general dentist. All treatments provided by a QCD OF AMERICA® affiliated specialty dentist (advanced degree) in Endodontics, Periodontics, Prosthodontics, Oral Surgery, Pediatric Dentistry or Orthodontics (Board Certified or Board Eligible only) will be charged at a 20% discount from the affiliated specialty dentist's usual and customary fee for the treatment.

## OTHER PROCEDURES AND PAYMENT FOR SERVICES

Any procedure not listed on the QCD OF AMERICA® Schedule of Dental Program Fees is available at the dentist's usual and customary fee less a 20% discount – this includes all lab fees. All fees included in the Schedule of Dental Fees are for payment at the time of service. The member may negotiate payment terms with the affiliated dentist, however, an

## **ASEPSIS FEE**

An asepsis fee of \$8.00 per patient appointment is charged by all affiliated dentists to insure proper infection control for all QCD OF AMERICA® members.

## QCD OF AMERICA® - EXCLUSIONS AND LIMITATIONS

- 1) THE FOLLOWING EXCLUSIONS AND LIMITATIONS APPLY:
  - A) SERVICES COVERED UNDER WORKMEN'S COMPENSATION OR EMPLOYER'S LIABILITY LAWS;
  - B) COST OF ANY DENTAL CARE COVERED BY ANY MEDICAL INSURANCE;
  - C) SERVICES WHICH, IN THE OPIONION OF THE ATTENDING DENTIST, ARE NOT NECESSARY FOR THE PATIENT'S DENTAL HEALTH OR CANNOT BE PERFORMED BECAUSE OF THE GENERAL HEALTH OF THE PATIENT:
  - D) GENERAL ANESTHESIA, I.V. SEDATION, HOSPITALIZAITON, AND HOSPITAL OR MEDICAL CHARGES OF ANY TYPE.
- QCD OF AMERICA® MEMBER FEES APPLY TO SERVICES RENDERED BY AFFILIATED DENTAL OFFICES AND ARE SUBJECT TO CHANGE IN THE FUTURE.
- 3) QCD OF AMERICA® MEMBER FEES DO NOT APPLY TO WORK IN PROGRESS OR IF THE PATIENT'S MEMBERSHIP IS NO LONGER VALID.
- 4) QCD OF AMERICA® ASSUMES NO RESPONSIBILITY OR LIABILITY FOR SERVICES RENDERED BY AFFILIATED DENTISTS.
- 5) ANY QCD OF AMERICA® MEMBER ACCEPTED FOR ORTHODONTIC TREATMENT MUST REMAIN A MEMBER OF THE PLAN FOR THE COMPLETE DURATION OF THE TREATMENT OR RISK ADDITIONAL CHARGES BY THE AFFILAITED DENTIST.
- 6) ANY PROCEDURE MAY PRESENT UNUSUAL CIRCUMSTANCES REQUIRING AN ADDITIONAL COST. PLEASE CONSULT THE AFFILIATED DENTIST AS TO THE TOTAL TREATMENT COST PRIOR TO ANY SERVICE BEING RENDERED.



# The Best Dental & Vision Benefit Value

- ✓ QCD offers over 3,000 highly qualified dental professionals
  - To locate a dentist in your area, visit
     <a href="https://www.qcdofamerica.com">www.qcdofamerica.com</a> and type in your zip code
- ✓ QCD Membership Services Team is ready and willing to assist you in all your needs such as:
  - Benefit Questions
  - Treatment plans
  - Using the Online Portal
  - o Finding a Dentist
  - Vision Benefits
- ✓ If your dentist is not affiliated with QCD, please fill out the Dentist Referral Form and turn it into your HR Director or you can fax it to our Provider Relations Department at 972-726-0448
- ✓ For more information on your **vision benefits**, please contact Davis Vision Customer Service at 877-923-2847

The QCD Team Members are available
Monday through Friday
9:00a-4:00p
Contact us at
800-229-0304 or 972-726-0444



# QCD of America Discount Prescription Card



- ✓ Up to 80% on generic medications.
- ✓ Up to 20% on name brand prescriptions.
- ✓ Up to 80% on your PET medications.
- ✓ Unlike many other programs and discounts, QCD Wellness Rx Card is FREE to people of ALL AGES.

This is NOT an insurance program or membership club. Your FREE Discount Drug Card simply entitles you to a discount off the purchase price of prescription drugs. QCD Discount RX Card is administered by RxCareCard.

To print your card, visit www.QCDofAmerica.com and click on Wellness Program!

# Clear Vision Discount Program

Davis Vision is pleased to provide you with a no-cost, traditional vision Discount Program that provides significant discounts on eye exams, lenses, frames and additional eyewear options. For more details, see the Accessing Provider Information section on the reverse side.

The Discount Program entitles you to the following discounts off usual and customary fees:

## Comprehensive Eye Exam

Complete Eye Examination 15% Discount off Usual & Customary Contact Lens Examination 15%

Discount off Usual & Customary

Frame/<sup>1</sup> Patient Price Average Discount

Priced up to \$70 Retail \$40 40% Priced over \$70 Retail \$40 plus 10% off the amount over \$70 28%

Spectacle Lenses (Uncoated Plastic)	***	-
Single	\$35	30%
Bifocal	\$55	27%
Trifocal	\$65	28%
Lenticular	\$110	31%
Lens Options (Add to Lens Prices Above)/²		
Standard Progressive	\$75	50%
Premium Progressive	\$125	35%-60%
Glass Lenses	\$18	40%
Polycarbonate Lenses	\$30	50%
Blended Invisible Bifocals	\$20	60%
Intermediate Vision Lenses	\$30	80%
Scratch Resistant Coating	\$20	33%-66%
Standard Anti-Reflective Coating	\$45	20%
Ultraviolet Coating	\$15	25%
Solid Tint	\$10	30%
Gradient Tint	\$12	20%
Photochromic Lenses	\$35	20%-45%
Plastic Photosensitive Lenses	\$65	35%-55%
High Index Lenses	\$55	40%

Conventional 20% off Provider's Usual & Customary 20% Disposable/Planned Replacement 10% off Provider's Usual & Customary 10%

## **Value Added Features**

Lens 1-2-3! Membership Free Membership Up to 50% Laser Vision Correction Discount Up to 25% off Provider's U & C Up to 25%

1/ At WalMart locations, members will receive WalMart's everyday low price on frame and contact lens purchases. 2/ Special lens designs, materials, powers, and frames may require additional cost. 3/ Or receive an additional 5% discount on any advertised specials whichever is lower.







# Clear Vision Discount Program Highlights

**Vision Plan:** Clear Vision Discount Plan **Control Code:** 2959 **Co-payment:** N/A, discount plan is 100% member paid at the time of service

**Eye Examination** – Members will receive a 15% discount on their comprehensive eye examination including dilation (when professionally indicated).

Eyewear (Frames and Spectacle Lenses or Contact Lenses) – Members will be entitled to substantial and verifiable savings on all of their eyewear needs. Discounts are uniform nationally and represent pricing well below Average Retail Prices. These discounts are based on published industry standard costs, not markdowns from artificially inflated prices.

**Significant Savings** – Client surveys indicate that programs providing discounts off retail prices of eyeglasses are subject to abuse due to the high associated markups of over 300% throughout the optical industry. Consequently, these programs do not result in a true "value-add" for the beneficiary. The proposed fixed-fee discounted pricing schedule provides both verifiable savings and benefit uniformity for all members from coast to coast.

**Additional Value-Added Features** – The Clear Vision Discount Program also offers significant discounts on replacement contact lenses and laser vision correction at no additional cost.

- Lens 123® is a mail order program that allows you to enjoy the guaranteed lowest prices on replacement contact lenses—save up to 60% off retail prices. Members can conveniently call 1-800-LENS123 with a current prescription for this value-added service. The Lens 123® contact lens replacement program is endorsed by the industry's major manufacturers.
- Davis Vision's Laser Vision Correction program provides substantial discounts on laser vision correction procedures. Members are entitled to savings of up to 25% off usual and customary fees or a 5% discount off a center's advertised special through a network of preeminent physicians affiliated with Eye Centers of Excellence. (Some centers provide a flat fee equating to these discount levels.) See below for information on finding a participating laser vision provider near you.

**Accessing a Provider** – Contact a Davis Vision representative at 1-888-897-9347 or simply log on to www.davisvision.com, choose "Find a Provider" and use your control code 2959

**Customer Service** -To speak with a customer service representative, call Davis Vision Customer Service at 1877-923-2847. Enter Client Control Number 2959 when prompted. At the main menu, press "0". Our representatives are available to assist you from 8 a.m. to 11 p.m. ET Monday through Friday, 9 a.m. to 4 p.m. ET Saturday and 12 p.m. to 4 p.m. ET Sunday.

AMERICAN
HEARING BENEFITS
YOUR PARTNER
IN HEARING







You and your family members have exclusive access to *free hearing consultations* and *discounts up to 48% off on all levels of hearing technology* through American Hearing Benefits

## **Exclusive Benefits include:**



## Discounts

- Discounts up to 48% on all AHB hearing aid technologies and styles
- FREE annual hearing consultations for you and your family
- Up to 3-year supply of FREE batteries (40 cells per hearing aid purchased per year)



## **Other Benefits**

- Advanced technology, including Bluetooth® and rechargeable options
- Access to a nationwide network of 3,000+ hearing professional locations



## **Buy With Confidence**

- 60-day risk-free trial period\*
- FREE deluxe warranty plan (including loss and damage)
- A year of FREE follow-up office visits if needed (up to six visits)

## Accessing your hearing program is easy!

## Step 1

Contact us at **(888) 915-6932** with questions or to schedule your FREE consultation

## Step 2

Our Hearing Care Advisor will answer questions and work with you to schedule an appointment with a hearing care professional in your area

## Step 3

Once your hearing has been fully evaluated and it is determined that a hearing aid could benefit you, our professionals will make a recommendation based on your hearing loss, lifestyle and budget

## Step 4

Now begin your life with better hearing. Once you make a hearing aid purchase decision, we give you a 60 day trial\* period to be sure you are completely satisfied

Visit americanhearingbenefits.com/partners/QCD

or call us today at

(888) 915-6932

and mention code HEARQCD to take advantage of your exclusive member discounts

# Dentist Referral Form

QCD of America adds dentists to the affiliated dental team through the referrals of new and existing members. After you review the most current affiliated dental team listing, please provide us with your suggestions for new dentist affiliates that are **not** currently listed on the network of affiliated dentists.

Your Name
Your Telephone Number
Tool Tolophone Northbol
Vour Employer
Your Employer
Dentist's Name
Dentist's Address
City, State, Zip Code
Dentist's Telephone Number

This form is for new and existing QCD members to suggest new dentists for QCD to contact for possible affiliation with the dental program. All dentists will be contacted immediately; however, all dentists must meet QCD's qualification requirements prior to affiliation.