



QUALIFYING EVENTS

FOR PLAN YEAR 2023

The Qualifying Event Time Frame is 1/1/2022 - 8/31/2022

Qualifying Events (QE) Deadlines:

- Lab Work: June 30, 2022
- All other Qualifying Events: August 31, 2022

Qualifying Event (QE) Checklist

Everyone* enrolled in the YourChoice Health Plan must complete Qualifying Events in order to qualify for the Better, Best, or Ultimate plan level.

Adult (age 19+ on Jan 1, 2022) Qualifying Events include:

- ☐ Blueprint for Wellness Lab Work (*Ultimate, Best, Better*) ****DEADLINE JUNE 30****
- ☐ Wellness Exam (*Ultimate, Best, Better*)
- ☐ Age and Gender-Based Screenings (*Ultimate, Best*)

Child (age 18 or under on Jan 1, 2022) Qualifying Events for the Ultimate Plan include:

- ☐ Wellness Exam
- ☐ Dental Exam

* You ARE NOT required to complete Qualifying Events if you are new on the YourChoice Health Plan with a Benefits Effective Date of 1/1/2022 or later. Contact your Insurance Coordinator if you need clarification.

SUBMIT BY 8/31/22:

Wellness Exam Form

1. Turn in to Insurance Coordinator, OR
2. Upload in Benefit Express** (instructions on p. 10)

** MCSO - submit to Insurance Coordinator only

Refer to the following pages for more information.



2 | WHAT'S NEW & PLAN LEVELS

WHAT'S NEW

NEW

- **The Wellness Exam Form no longer requires a physician's signature.** However, the forms are required and are subject to audit. If an audit reveals information to be inaccurate, your plan level may be downgraded.
- **Members with diabetes no longer have a separate Qualifying Events.** Members are still encouraged to take advantage of the resources the Health Plan offers. Questions about these resources can be directed to Florey Miller.
- **The Wellness Exam Form once again requires Date of Service for screening performed. If a screening is not recommended, a doctor's note must accompany your uploaded form.**
- **There are new requirements for age-based screenings.**
 - Colorectal screenings are now optional at age 45 and required at age 50
 - Mammograms are now required every year starting at age 40

HEALTH PLAN LEVELS

The completion of specific Qualifying Events (QE) determines your plan level for the following year. All 4 plan levels have the same premium, prescription and LAMP benefits. The only difference among the 4 plan levels is level of reimbursement (deductible, coinsurance, out of pocket costs, etc.).

Ultimate Plan:

- Must be **non**-nicotine exposed for this plan level
- Highest Level of Reimbursement
- \$0 deductible; no co-insurance

Best Plan:

- Middle to Highest Level of Reimbursement
- \$250 deductible; 20% co-insurance

Better Plan:

- Middle Level of Reimbursement
- \$500 deductible and 25% co-insurance applies

Basic Plan:

- Lowest Level of Reimbursement
- \$1000 deductible and 50% co-insurance applies
- **No QE requirements**

Children are only eligible for the **Ultimate** or **Better** Plan Levels. No Child Qualifying Events are required for the Better Plan.

WHY YOUR PLAN LEVEL MATTERS

If you're relatively healthy and only see your doctor for wellness exams and maybe one sick visit a year, you may think it's not worth your time to complete annual qualifying events. But consider this: according to the CDC, more than 20% of Americans visit the emergency room each year. If you have an emergency, how much would you expect to pay? Consider John...

John is healthy. He is at a healthy weight, exercises several times a week, and doesn't smoke. One day, John finds himself in the hospital undergoing an emergency appendectomy which costs, on average, \$33,000. John didn't complete any qualifying events, which means he is in the basic plan level. After the surgery, John owes:

Deductible:	\$2,000 (Physician deductible + Hospital deductible)
50% Coinsurance max:	\$8,000 (Physician and Hospital Charges)
Total Due:	\$10,000 (which is the annual out of pocket maximum)

If John was in the Ultimate Plan Level, he would have a \$0 deductible, 0% coinsurance, and \$0 due.

BLUEPRINT FOR WELLNESS LAB WORK

DEADLINE: JUNE 30, 2022

Fasting Lab Work must be completed at one of the designated Lab Draw Sites listed below no more than 60 days prior to your Wellness Exam, and **no later than June 30th**. Refer to the tip sheet on page 5 for instructions to ensure accurate results.

QE LAB LOCATIONS

1. **Quest Patient Service Center (PSC)** You must create an Electronic Requisition (EREQ) online for this location prior to arrival (see page 4). Online appointment scheduling is available when creating the EREQ.
2. **All For Life (previously known as IMM Industrial Medical Management)** EREQ not available for this location **MSO Operations Center for MSO Personnel only**.
Walk-ins on Tuesday/Thursday, 7:30am-11am, first come/first served. Upon arrival, request a “Manatee Blueprint for Wellness Test REQ” and show your insurance card. Call 941.780.6161 for more information.

LAB WORK FREQUENTLY ASKED QUESTIONS

1. **Why can't I get Qualifying Labs done in my Physicians Office or at a different Lab?**
A special process is needed in order for the Lab Work Results to properly integrate with our systems, therefore, only trained designated sites (Quest and All for Life/IMM) can conduct the QE Lab Work. Lab work results inform your eligibility for the Health Improvement & Incentive Program (Hiip).
2. **OTHER LAB WORK: Can I get other Lab Work done at the same time as my qualifying labs?**
YES. Additional Labs can be drawn at a Quest location, but to avoid potential processing errors, it is not recommended. If your Physician needs additional labs, s/he will need to provide a lab slip. Please be sure the lab is aware that 2 separate lab orders need to be drawn.
3. **What does my Qualifying Lab Work Include?**
The Manatee YourChoice Health Plan Blueprint FASTING Lab Work includes: CBC * CMP * Electrolytes * Liver and Kidney Function * Lipid Profile * TSH w/reflex to FT4 * Hemoglobin A1C * Cotinine (Measures Nicotine Level) * PSA for men age 45 and over * Microalbumin urine test for members with diabetes.
4. **Do I need to FAST before my lab draw?**
YES. DRINK only WATER. Do not eat or drink anything EXCEPT WATER AND MEDICATIONS for at least 9 hours prior to your lab draw appointment.

4 | CREATING AN EREQ

CREATING AN EREQ FOR BLUEPRINT LAB WORK AT QUEST

NOTE: An Electronic Requisition (EREQ) is not available for labs done at All For Life (formerly IMM). Upon arrival, request the “Manatee Blueprint for Wellness Test” and a technician will create the EREQ for you.

For Assistance with the Blueprint for Wellness website, including forgotten username or password, or to create an EREQ over the phone, call **1.855.623.9355**.

If Blueprint is unable to assist you, please call 941.748.4501 x6412.

LOG IN AT WWW.MANATEEYOURCHOICE.COM > BENEFIT LOGIN > BLUEPRINT FOR WELLNESS

Detailed Instructions are available at <https://manateeyourchoice.com/employee-benefits/qualifying-events>

- Select “Log In” **if logged in last year** - use your previously created username and password
- Or, “Create an account” if you **did NOT** log in the past few years

Registration Key: Manatee

ID#: Participants 8 Digit Date of Birth MMDDYYYY + Last 4 Digits of SS#

Each adult family member has their own 12 digit ID#. Write down your username and password, it is needed to view results.

- Under “Wellness Screening” click **“Schedule a Screening”**.
- **Follow steps to schedule appt** (or choose walk-in) at a Patient Service Center (PSC) to create your EREQ.
- Once your EREQ is complete, you will receive a confirmation screen with your appt information, info on how to prepare for your appointment, and an option to download and print your requisition.
- It is recommended you **print the requisition** and take it to your lab draw, or have it digitally available.
- If you click on **“back to dashboard”** from the confirmation page, you will see your appointment time with the **option to cancel, reschedule, or add the appointment to your calendar**.

Scheduled

Patient Service Center

Quest Diagnostics
Bradenton
701 Manatee Avenue West
Suite 102
Bradenton, FL 34205-8811

Saturday, Feb 09, 2019
8:15 AM

[Download to Calendar](#)

[Reschedule ▶](#) [Cancel ▶](#)

[Need More information?](#)

Wellness Screening

To get started, select an appointment method below.

Patient Service Center

Schedule a screening at a nearby Quest Diagnostics location.

[Schedule a Screening ▶](#)

Patient Service Center

Quest Diagnostics
Bradenton
701 Manatee Avenue West
Suite 102
Bradenton, FL 34205-8811

Saturday, Feb 09, 2019
8:15 AM

More Location Information

Near the Post Office Downtown Between
301 and the Courthouse .

[Print Order Requisition](#)

LAB WORK RESULTS

- You will receive an email notification once your results are ready. Access your results by logging on to the Blueprint System using the username and password you created for your EREQ. Results will also be mailed to your home.
- Results are not sent to your Physician unless you enter their fax number **when viewing the results online**. You must take your Lab Work Results to your Physician during your wellness exam.
- If your results are not received or posted online in time for your Wellness Exam call 941.748.4501 x6412.

Tips for Accurate QUEST Results

Accurate lab work and screenings help your provider identify potential health concerns and provide the best possible care. Additionally, your Blueprint for Wellness lab work is used for the Health Improvement & Incentive Program (HiiP)*.

Print your EREQ and take it with you to your appointment

- This helps ensure you receive the correct lab work and screenings.

Remember to Fast and Drink Water!

- Do not eat or drink for at least 9 hours prior to appointment except water and medications.
- Drink plenty of water - hydration is key for venipuncture.

BMI: Height & Weight

- Remove shoes and anything that adds weight such as work gear, cell phones, etc.
- Stand up tall when measuring height - don't slouch!

Blood Pressure

- Sit with your back supported and legs uncrossed.
- Put the cuff on your bare arm - cuff over clothing can read higher.
- Take a few deep breaths before your blood pressure reading. It can lower your blood pressure up to 5 points.
- Silence is key. Conversation and active listening can cause a higher reading. If the tech is talking to you while taking your blood pressure, ask him/her to please refrain from speaking and re-take after a couple of deep breaths.
- Ask the tech about your blood pressure reading before they document it. If it is higher than normal, ask them to retake. Take a few deep breaths again for about 30 seconds before re-testing.

Confirm Values Before You Leave

- If something doesn't sound right, ask them to re-test before you leave!

***REMEMBER**, HiiP is an optional incentive program for employees and is not tied to your plan level. To learn more, visit www.ManateeYourChoice.com/HiiP

6 | WELLNESS EXAM

NOTE: Wellness Exam Form no longer requires a physician signature.

YourChoice Health Plan covers one wellness exam per calendar year. It does not need to be 365 days since your last wellness exam. Ask your provider to call the phone number on the back of your insurance card to verify benefits.

ADULT WELLNESS EXAM

Schedule your exam with your Primary Care Physician. **You must take your completed lab results with you to this appointment.**

The Wellness Exam typically includes the following:

- Height/Weight
- Blood Pressure
- Listen to Heart & Lungs with Stethoscope
- Skin Screening
- Review Personal/Family Medical History
- Review and Discuss Blood Work Results (member must complete prior to the exam)

ATTN BCC EMPLOYEES: Per Personnel Policy, Rules and Procedures, Section XX-AA.6.d (Drug Free Workplace Program), all employees holding safety sensitive/special risk positions (those subject to random drug testing) must report any prescription or over-the-counter medications which carry a warning label that indicates mental functioning, motor skills, or judgement may be adversely affected. To comply, you must utilize the official reporting form (HR 193 DFWP Release to Work). **Your wellness exam is an excellent opportunity to update this form and ensure that you are in compliance with this policy.** If you have additional questions, contact Tamie Langman in Human Resources (x3861) or you can download the form [here](#).

CHILD WELLNESS AND DENTAL EXAM

Children through age 18 (as of January 1, 2022) are eligible for the Ultimate and Better plans. There are no QE requirements for the Better plan. To be on the Ultimate plan, children must complete:

- **Annual Comprehensive Physical Exam** with review of patient history and developmental assessment.
- **Annual Preventive Care Dental Exam and Cleaning** (Applicable for children aged 3-18 only)
 - Child Preventive Dental Care is offered to ALL children enrolled in the Manatee YourChoice Medical Plan with no deductible or copay. The Plan covers an annual routine dental exam, cleaning, sealants, fillings, and x-rays.
 - Members can utilize In or Out-of-Network Dentists. In-Network Dentists agree to accept the contracted rate for covered services. Out-of-Network Dentists are reimbursed the same amount as Network Dentists, however, they have the option to bill the patient for the difference between what the plan pays and their billed charge.

HOW TO FIND A DOCTOR

To search for an in-network provider, visit manateeyourchoice.com and click “**provider directory**” at the top of the page. YourChoice Health Plan utilizes the **AETNA CHOICE POSII (OPEN ACCESS)** Network. You are able to search by zip code and provider type (i.e. primary care, specialist, pediatrician), and narrow results based on factors such as gender, language, hospital affiliation, etc. For help finding a network provider based on your needs, please contact our nurse advocates at 941.741.2963, option 3.

AGE-BASED SCREENINGS

Complete all required Age Based Screenings with appropriate providers and document on the Wellness Exam Form **(NOTE: Physician signature not required, but date of service is required)**. Screenings are based on AAFP, ACS, NIH, and/or CDC recommendations. Complete according to the age guidelines provided or as physician ordered.

MALE

- Skin Screening | Conducted annually during wellness exam
- Testicular Exam | Conducted annually during wellness exam
- Colorectal Screening | Optional starting at age 45, required starting at age 50 (based on age as of 1/1/22)
 - Colonoscopy every 10 years | PLAN AHEAD – The entire process could take up to 3 months, start to finish!
 - OR, FIT-DNA Stool Test (i.e. Cologuard) every 3 years | DNA sample must be mailed by August 31st.
 - OR, CT Colonography every 5 years | Precertification required, restrictions apply.

FEMALE

- Skin Screening | Conducted annually during wellness exam
- Pelvic Exam* | Annually
- Pap Smear** | Every 3 years starting at age 21 or as recommended by physician (based on age as of 1/1/22)
- Mammogram | Every year starting at age 40 (based on age as of 1/1/22)
- Colorectal Screening | Optional starting at age 45, required starting at age 50 (based on age as of 1/1/22)
 - Colonoscopy every 10 years | PLAN AHEAD – The entire process could take up to 3 months, start to finish!
 - OR, FIT-DNA Stool Test (i.e. Cologuard) every 3 years | DNA sample must be mailed by August 31st.
 - OR, CT Colonography every 5 years | Precertification required, restrictions apply.
- *In some cases the pap smear may not be applicable and this must be noted on the exam form.*

*Pap Smear and Pelvic Exams can be done by an OB/GYN or Primary Care Physician.

If the above screenings have already been completed according to the age guidelines given, you are not required to repeat.

Manatee YourChoice Health Plan is committed to helping you achieve your best health. If you are unable to complete a Qualifying Event requirement due to a medical condition, you might qualify for an opportunity to complete the requirement by different means. Contact us and we will work with you and your physician to find an alternative that is right for you in light of your health status.

SUBMIT YOUR WELLNESS EXAM FORM BY AUGUST 31, 2022

QE Forms can be found at manateeyourchoice.com in the Resource Library.

You do not need to wait until August 31 to submit your form and you do not need to submit family forms together.

TOBACCO PROGRAM

Tobacco Qualifying Events are no longer required for the Best Plan Level. If you quit nicotine and wish to upgrade to the Ultimate Plan Level, you must complete the steps below.

UPGRADING TO THE ULTIMATE PLAN

When you quit nicotine and provide **two negative lab draws a minimum of 90 days apart**, you may be eligible to upgrade to the Ultimate Plan. If this process is completed mid- year, you may be able to upgrade early rather than wait for the next plan year

STEPS TO UPGRADE:

1. **CALL YOUR TOBACCO ADVOCATE**, Vanessa Rene, at 941.748.4501 x6418 to advise that you're planning to upgrade to the Ultimate Plan. She will assist you in determining if other qualifying events are required, coordinate the lab draws and steps to qualify and will help you stay on track to upgrade.
2. **DETERMINE IF OTHER QUALIFYING EVENTS ARE REQUIRED.** Medical qualifying events (Wellness Exam, Age-Based Screenings) are required for members wanting to upgrade plan levels for any reason. Refer to pages 3-8 to determine what qualifying events you need to complete for the ULTIMATE plan.

HELP FOR QUITTING NICOTINE

When you're ready to quit, we'll be there to help. All nicotine exposed members – regardless of plan level – are eligible for the following resources:

Tobacco Cessation Aides

Pharmaceutical Interventions – Wellbutrin, Chantix

One-on-One Coaching

Contact Vanessa Rene at vrene@manateeyourchoice.com or 941.748.4501 x6418 for more information about these resources.



If your nicotine status has changed (you started using tobacco or quit using tobacco), you must contact Vanessa Rene at vrene@manateeyourchoice.com or 941.748.4501 x6418.

Failure to do so could result in a change to your plan level.



Vanessa Rene, CPhT, RPhT

Pharmacy Tech

941.748.4501 x6418

vrene@manateeyourchoice.com

TIMELINE FOR COMPLETION | 9

DON'T WAIT UNTIL THE LAST MINUTE!

In order to complete all of your qualifying events before the August 31, 2022 deadline, you will need to plan ahead! We recommend the following timeline:

December 2021

- Call your doctor's office and schedule an appointment for early 2022. YourChoice covers one wellness exam every calendar year (Jan - Dec), so even if you had an exam in July 2021, you can have one in March 2022 at no cost.

January 2022

- Log in to QUEST BLUEPRINT to create an EREQ for your lab work and make an appointment at Quest no more than 60 days before your wellness exam appointment.

February 2022

- Call your provider(s) to make an appointment for any age-based screenings you need to complete.
- Do you have children? If so, don't forget to schedule their wellness exams and dental screenings, too!

March 2022

- Do you need a colonoscopy? If you have not yet made an appointment with your doctor to start the process, do that now. The entire process can take 3 months!

April-June 2022

- If you have not completed your Quest Blueprint lab work, do that now. **The deadline for lab work is June 30th.**
- Double check with any dependents on your plan to ensure their QE's are complete.

July 2022

- Attend any last-minute appointments.

August 2022

- If you're using Cologuard, make sure your DNA sample is mailed by August 31st.
- **If you have not yet submitted your paperwork, do so by August 31!**

NOTE: Once everything is complete, review your wellness exam form. Make sure all information is complete and correct. Missing information could result in a lower plan level. Then, upload form into Benefit Express. You can ask your insurance coordinator for help if needed.

While the deadline is August 31, you should submit your paperwork as soon as it is complete.



We invest in a holistic wellbeing approach and offer programs and services in the areas of physical, emotional, financial, community, and career health. When each of these areas are well, our employees are able to bring their best selves to work and help us make Manatee County a premier place in which to live and work and play.

10 | UPLOADING IN BENEX

ATTN MCSO: Please submit to Insurance Coordinator only. Do not upload directly into Benefit Express.

SUBMIT BY 8/31/2022:

☐ Wellness Exam Form

1. Upload in Benefit Express, OR

2. Turn in to Insurance Coordinator,

File Upload

Click the **Browse** button below to select your file. **Please note:** The acceptable file formats include DOC, DOCX, TXT, CSV, GIF, JPG, PDF, PNG, RTF, TIFF, XLS, and XLSX. All other file extensions will be rejected. File size is limited to 10 MB.

File Type : Dependent Audit

Browse

File chosen: 2022 QE John Smith.pdf

Upload

Once you have completed uploading your file, click the **Close** button below.

✓ Your file has uploaded successfully!

Close

Double check that your Exam Form is completed in full and then saved as a PDF as “2023 QE First Name Last Name.pdf”. For example, if your name is John Smith, the file would be saved as “2023 QE John Smith.pdf”. If you have dependents, each file should be saved, named, and uploaded separately. Child forms should add a “C” - 2023 QEC First Name Last Name.pdf - as this helps with our internal processes.

1. Log in to Benefit Express with the same credentials you used for Annual Enrollment.
 - Go to www.manateeyourchoice.com and click the blue benefits login box at the top of the page, then select “Enrollment System”. Or go directly to www.manateeyourchoiceenrollment.com.
 - Use the password you set up during Annual Enrollment.
2. On your homepage, click the “Upload Document” button.
3. File Type: Dependent Audit
4. Click “Browse” to find your file then click “upload”.
5. Once the file is uploaded, you will receive a message that says “Your file has been uploaded” and you can click close.
6. Follow steps 2-5 for each dependen

QUALIFYING EVENT FORM – ADULT



Complete Blueprint Labs for Wellness 1/1/2022 - 6/30/2022

Complete ALL OTHER QE Activities 1/1/2022 - 8/31/2022

Employee, Spouse, Child 19+, Retiree 65 or younger

A completed form must be submitted by all adult members to qualify for either the ULTIMATE, BEST or BETTER plan level.

Employee/Retiree Name:	Employee ID: (active employees only)
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PLAN MEMBER INFORMATION

Member Name:	☐ Employee	☐ Spouse/Dependent	☐ Retiree
Date of Birth: / /	Age on 1/1/22:		
Phone #:	Email Address:		

EXAMS & SCREENINGS

Complete according to recommendations and age-appropriate guidelines put forth by CDC, ACG or USPSTF

FAILURE TO PROVIDE A DATE FOR A COMPLETED EXAM OR SCREENING WILL PLACE PARTICIPANT IN THE BASIC OR BETTER PLAN LEVEL

GENERAL EXAMS AND SCREENINGS		Date Completed	
1	Blueprint for Wellness Labs (complete by June 30, 2022)	/ /2022 ☐ Not recommended*	
2	Preventive Physical/Wellness Exam with Skin Cancer Screening	/ /2022 ☐ Not recommended*	
GENDER AND AGE-SPECIFIC EXAMS & SCREENINGS		Date Completed	
3	Colorectal Screening (Optional age 45-49, Required age 50+)	/ /20__ ☐ Not recommended*	
	Indicate screening and year completed (Required age 50+):	☐ Colonoscopy in past 10 years	
		☐ Cologuard - FIT-DNA stool test in past 3 years	
		☐ CT Colonography in past 5 years	
	FEMALE	MALE	Date Complete
4	Annual Mammogram (age 40+)	Annual Testicular Exam	/ /2022 ☐ Not recommended*
5	Pelvic Exam (annually) and/or PAP (every 3 years for age 21+)		/ /2022 ☐ Not recommended*

- ***A doctor's note will need to be provided for any not recommended.***
- **I attest that the dates provided above are true and accurate.**
- **I acknowledge that if an audit reveals this information to be inaccurate, my plan level will be downgraded.**
- **I understand that failure to submit this form will result in a plan level downgrade.**

DO NOT SUBMIT FORM UNTIL ALL REQUIRED EXAMS AND SCREENINGS ARE COMPLETE.

Participant Signature (Required):	Date:
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Upload completed form and any supporting documents into Benefit Express or to your Insurance Coordinator. See QE Packet for more information.

FOR ACTIVE EMPLOYEES ONLY: I understand that to earn Health Bucks in 2022, I have the option to participate in the Health Improvement & Incentive Program (HiIP). I can earn up to \$600 in Health Bucks by participating in a combination of the following activities: Blueprint Labs, Prescription for Health, Get to Know MYC, Happy Mind, and Happy Body.

To learn more, visit www.manateeyourchoice.com/HiIP

☐ Yes ☐ No

QUALIFYING EVENT FORM-CHILD

For ALL members aged 0- 18 to qualify for the ULTIMATE health plan level.

ALL ACTIVITIES MUST BE COMPLETED 1/1/2022-8/31/2022



The following section is to be completed by a parent/guardian.

CHILD INFORMATION			
Child's Full Name:	☐ Male ☐ Female	Date of Birth:	Age on 1/1/22:
Employee's Name:	Employee ID #:		Phone #:

The following exams require NO CO-PAY by the YourChoice Plan member.

		Date Complete
Wellness Exam	Annual Comprehensive Physical Exam with review of systems; inclusive of patient history, developmental assessment, appropriate diagnostic test and anticipatory guidance.	
Dental Exam	Applicable only for children aged 3-18. Annual Preventative Care Dental Exam and Cleaning	☐ Not Applicable

- ☐ I attest that the dates provided above are true and accurate.
- ☐ I acknowledge that if an audit reveals this information to be inaccurate, my plan level will be downgraded.
- ☐ I understand that failure to submit this form will result in a plan level downgrade.

Parent/Guardian Signature (Required):	Date:
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Child Dental Preventative Care Benefits

- Child Preventive Dental Care is a special benefit offered to ALL children enrolled in the Manatee YourChoice Medical Plan. The Plan Administrator believes in the importance of child preventive dental and therefore allows **an annual routine dental exam, cleaning, sealants, fillings, and x-rays to be covered under the Medical Plan.**
- No other dental services are Covered Expenses unless the child is enrolled in the Aetna PPO/PDN Dental Plan.**
- There are no deductibles or co-pays for preventative dental, and the **Plan will pay up to the Aetna PPO/PDN Network rate.**
- NETWORK VS OUT-OF-NETWORK**
 - Members can choose to utilize Network or Out of Network Dentists. Network Dentists agree to accept the contracted rate for covered services. **Out of Network Dentists are reimbursed the same amount as Network Dentists, however, they have the option to bill the patient for the difference between what the plan pays and their billed charge.**
- CLAIMS**
 - All Network Dentists are required to submit the claim form. Some Out of Network Dentists will bill the Plan directly. The Dentist must submit an American Dental Association Dental Claim Form in order to receive payment for services.
- REIMBURSEMENTS**
 - If the Dentist does not bill the plan directly, the employee is responsible for full payment and must complete a claim reimbursement form** to Aetna to receive reimbursement up to the Maximum Allowance. This form can be found under Forms at www.ManateeYourChoice.com.
- PEDIATRIC DENTISTS IN BRADENTON**
 - Qualifying Events do not have to be completed by Pediatric Dentists only. Many Dentists in Network will accept children, however, they each have a different minimum age and they may not be classified as a Pediatric Dentist. For a current and complete list Refer to the Provider Directory at www.ManateeYourChoice.com and select the Aetna PPO/PDN Dental Plan.