

MedMutual Dental Plans

City of North Ridgeville, Group Number 348450

Coverage that Keeps You Smiling

Dental coverage is an important part of the benefits offered by your employer. Medical Mutual has been administering dental plans for more than 35 years, offering coverage for your dental needs with the quality of care you deserve. MedMutual Dental plans offer a lot to smile about. Dental coverage offsets the financial burden of oral health costs and helps protect your overall health and wellness. Preventive services like cleanings and exams can uncover dental issues early so you can be treated before extensive procedures are required. Avoiding major dental procedures can save you multiple visits to the dentist and thousands of dollars in dental work. Preventive services can even protect your overall health, as some dental problems reveal more serious health issues, like heart disease or diabetes.

Frequently Asked Questions

Can I choose any dentist?

Yes. Your dental plan lets you choose any dentist for services.

Is there a waiting period before I can get dental services once I'm enrolled?

No. There are no waiting periods once you enroll in a MedMutual Dental plan. You can use these services as soon as your coverage begins.

What tools and resources are available to me?

MedMutual Dental plans give you access to online tools and resources that provide helpful plan information when you need it. Managing your plan is simple with our online member portal, My Health Plan®, and mobile app for when you're on-the-go. These tools offer a convenient way to view your claims, Explanation of Benefits (EOB), certificate of benefits and provides digital ID card access.

Can I find out what my out-of-pocket expenses will be before receiving a service?

Yes. Although not required, submitting a request for predetermination will tell you what your out-of-pocket expenses are going to be and what your plan will cover. This will prevent you from being surprised by the cost for services such as crowns, bridges, inlays, and periodontics. To receive a benefit estimate, simply have your dentist submit a request for predetermination. Then, Medical Mutual will notify you and your dental provider regarding which services will and will not be covered as requested, as well as the approximate amounts that will be covered. Please note that this benefit verification does not guarantee payment. The amount payable is subject to all the contract limitations effective at the time the services are rendered.

How can I contact Medical Mutual for plan assistance or questions I may have?

Our local Customer Care team is based right here in Ohio and is available by telephone or email. You will always speak to a Medical Mutual employee with the knowledge and experience to help — never a contracted telephone operator. Give us a call at 1-866-336-8251, or visit MedMutual.com and click Email Us at the bottom of the site to reach Medical Mutual by email.

City of North Ridgeville

Benefit Period: January 1 through December 31

		Plan Pays
Benefit	Benefit Period Deductible	\$0/\$0
	Benefit Period Maximum (per member)	Under Age 19 - Unlimited Age 19 and over - \$2,000
	Reimbursement Basis	50th Percentile
	Oral Exams (two per benefit period)	100%
	Bite Wing X-rays (two sets per benefit period)	100%
	Prophylaxis (cleaning — two per benefit period)	100%
	Sealants (one every rolling 36 months per tooth)	100%
	Diagnostic X-rays	100%
	Emergency Palliative Treatment (includes emergency oral exam)	100%
	Amalgam Fillings	90%
	Consultations and Other Exams by Specialist	90%
	Minor Restorative Services	90%
	Repairs, Relines and Adjustments of Prosthetics (one every rolling 36 months; but not within six months of placement of a denture)	90%
	Simple Extractions	90%
	Endodontics/Pulp Services	90%
	Periodontal Services	90%
	Impactions (impacted tooth)	90%
	Oral Surgery	90%
	General Anesthesia	90%
	Gold Foil Restoration (one every five years)	65%
Inlays, Onlays (one every five years)	65%	
Crowns (one every five years)	65%	
Bridgework (pontics and abutments — one every five years)	65%	
Partial and Complete Dentures (one every five years)	65%	
Orthodontics (available for all members)	50%	
Orthodontics Lifetime Maximum (per member)	\$2,000	

Important Details

Benefits will be determined based on the certificate of insurance issued by Medical Mutual. Like most insurance plans, this Dental insurance includes certain limitations and exclusions. A complete list of exclusions can be found in the certificate of insurance once the policy is issued. This information provides an overview of dental benefits. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail. Dental insurance includes certain limitations and exclusions.

This document is only a partial listing of benefits. This is not a contract of insurance. The contract or certificate will contain the complete listing of covered benefits.

Benefits listed as of November 1, 2023.