NETWELL powered

powered by Bento

PLATINUM MEMBERSHIP

\$2,000 ANNUAL MAX SHARING LIMIT PER MEMBER

\$1,000 ORTHO LIFETIME PER MEMBER

Member Commitment Portion (MCP) Information:

Preventative + Diagnostic: No MCP

Basic + Major Restorative: \$40 MCP Per Member Per Year

BASIC RESTORATIVE SHARING

70% Bento Dentists / 60% Non-Bento Dentists*

FILLINGS

- · Amalgam (silver) fillings; one filling per tooth surface every 24 months
- · Composite resin (white) fillings; one filling per tooth surface every 24 months
- · Temporary fillings; one filling per tooth

PROSTHETIC MAINTENANCE

- Repair of partial or complete dentures and bridges; once per 12 months after 24 months of initial insertion.
- · Reline or rebase partial or complete dentures; once within 36 months
- Recement of crowns, onlays and bridges, once per tooth

OTHER NECESSARY SERVICES

 Dental care to relieve pain (palliative care), 4 occurrences in 12 months

ORTHODONTIC SHARING (180-day waiting period)

50% Bento Dentists / 50% Non-Bento Dentists*

- Comprehensive or limited active orthodontic treatment (new or continuing), including appliances and exams
- Reimbursement determined by total cost (or remaining balance if continuing treatment) divided by months of treatment. Checks are sent out monthly, automatically. Resubmission of ADA form is not required.
- No age limit

Member Resources

From providing details to your dentist before your appointment to questions about sharing, your *Bento Concierge* is here to help! Questions after hours? Visit sharebase.bento.net, your knowledgebase and resource for all things dental.

When using this membership, you should not experience any changes in your dentist's existing billing policy. For more information about your membership, visit your member page at member.bento.net or contact Bento Concierge.



PREVENTIVE + DIAGNOSTIC SHARING

100% Bento Dentists / 90% Non-Bento Dentists*

ORAL EXAMS

- Comprehensive evaluation, once every 60 months
- · Limited oral exams, once every 12 months
- Periodic oral exams, twice in 12 months. Does not share frequency with limited or comprehensive.

X-RAYS

- · Single tooth x-rays, as needed
- Bitewing x-rays; once every 12 months
- Full mouth x-rays; once every 60 months
- Panoramic x-rays; once every 60 months. Does not share frequency with FMX

ROUTINE DENTAL CARE

- · Routine cleaning, twice in 12 months
- Periodontal cleanings; once every 3 months after active periodontal treatment, not to exceed twice in 12 months if combined with routine cleanings
- Fluoride treatments, twice in 12 months for members under age 19
- Sealants for children under age 16, once per unrestored permanent molar every 36 months
- Space maintainers for lost deciduous (baby) teeth, replacement limited to once every 60 months

MAJOR RESTORATIVE SHARING (90-day waiting period)

50% Bento Dentists / 25% Non-Bento Dentists*

CROWNS

· Crowns (excluding full cast); once per tooth in 60 months

IMPLANTS

- Endosteal implant (D6010), once per tooth in 84 months.
- Custom Abutment (D6057), once per tooth in 60 months
- Abutment supported porcelain/ceramic crown (D6058), once per tooth in 60 months

TOOTH REPLACEMENT (PROSTHODONTICS)

- Removable complete or partial dentures, including services to fabricate, measure, fit, and adjust them; once in 60 months
- Fixed bridges and crowns (when part of a bridge), including services to fabricate, measure, fit, and adjust them; once per tooth in 60 months
- Replacement of dentures and bridges, but only when they are installed at least 60 months after the initial placement and only if the existing appliance cannot be made serviceable
- Temporary partial dentures to replace any of the six upper or lower front teeth, but only if they are installed immediately after the loss of teeth and during the period of healing
- Single tooth dental endosteal implants when the implant replaces permanent teeth through second molars; once per tooth in 60 months

ORAL SURGERY

- · Simple tooth extractions; once per tooth
- Erupted or exposed root removal; once per tooth
- General anesthesia or intravenous sedation for complex surgical procedures

ROOT CANAL TREATMENT (ENDODONTICS)

- Root canals on permanent teeth; once per tooth
- · Vital pulpotomy, limited to deciduous teeth
- Retreatment of prior root canal on permanent teeth; once per tooth after 24 months have elapsed from initial treatment
- Root end surgery on permanent teeth; once per tooth

GUM TREATMENT (PERIODONTICS)

- Periodontal scaling and root planing; one per quadrant in 24 months.
 All four quads can be completed same day
- Periodontal surgery; once per quadrant in 36 months



Membership Year: 12 months from effective date

*See page 2 for affiliation details and provider information. | This document is subject to change. | Confidential.

NETWELL IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL REQUESTS AMONGST MEMBERS. Under 26 USC § 5000A(d)(2)(B)(ii), netWell members are exempt from the ACA's individual mandate. netWell does not assume any legal risk or obligation for payment of member medical requests. Neither netWell, nor its members guarantee or promise that medical request will be shared or paid by the membership. Please check www.netwell.com/legal-notices for the full, complete and most up to date state legal notices.

BENTO ACCESS + PROVIDER INFORMATION

NETWELL powered by Bento

Bento Affiliated Dentists

Members | As a netWell powered by Bento member, you have access to every affiliated Bento Dentist nationwide. You enjoy great features when you receive your dental care from Bento Dentists and Bento Partner Dentists.

Providers | Affiliated Bento Dentists and Bento Partner Dentists (Plus Network, DenteMax PPO and Connection Dental PPO) should submit dental needs via the Bento Dentist Portal (dentists. bento.net). Dental needs can be processed via direct deposit (fastest) or check.

For assistance accessing the Bento Dentist Portal contact Bento at smile@bento.net or call the provider line at (800) 734-8484.

Bento Partner Affiliations:



Bento is a proud partner of the **DenteMax PPO** and **ConnectionDental PPO** affiliations giving you even more options for dental providers.

Non-Bento Dentists (Non-Affiliated Dentists)

The Membership's sharing for services received from Non-Bento Dentists (non-affiliated) is based on either the dentist's fee or the maximum allowable charge (MAC) by the membership for Non-Bento Dentists, whichever is lower. If the patient (Bento Member) utilizes the services of a Non-Bento Dentist whose fees are higher than the maximum sharing allowed by the membership, the patient is responsible for any differences between the membership's share and the total submitted charges.

Processing Fee for Non-Portal Reimbursements

Bento is not an insurance company and charges a \$1.59 processing fee for non-portal reimbursements for practices that do not use Bento's free checkout option. Bento's online checkout is the most secure and the fastest way to collect for all treatment given to Bento patients and allows for either paper check or ACH. Bento's portal is completely free and allows you to check eligibility, generate estimates, and collect payment all in real time without ever having to file an ADA form.

Non-Portal address for completed ADA forms: Mail: Bento | P.O. Box 9028 | Boston, MA 02114 Fax: (855) 214-4888

ePayer ID: BENTO

Patients are responsible for paying any MCPs as well as the difference between what the membership shares and what the dentist charges. Non-Bento providers can join the Bento Affiliation at any time. Setup is quick, free, and easy. Visit bento.net/dentist to learn more.

Provider: Frequently Asked Questions

Q: Does this membership require a waiting period?

A: Yes, this membership does have a 90-day waiting period for Major Restorative and 180-day waiting period for orthodontia.

Q: IsD9944 shared? Does the membership include occlusal guards?

A: No, D9944, occlusal guards, are not reimbursed with this membership.

Q: Does this membership have a missing tooth clause?

A: No, this membership does not have a missing tooth clause.

Q:Does this membership downgrade on composites?

A: No, this membership does not downgrade composites.

Member: Frequently Asked Questions

Q: Can I still go to a dentist if my dentist doesn't join Bento?

A: Yes, your membership works at all licensed dentists. See page 1 for sharing details for Bento vs Non-Bento dentists.

Q: Does your dentist need to "join Bento" in order to receive reimbursement?

A: No, a dentist does not need to join Bento to receive reimbursement but care needs to take place in the United States.

Q: Is orthodontia reimbursed? Is there an age limitation? Is continued treatment reimbursed?

Providers: How to Submit for

Any provider can sign up to use the free Bento

Why should dentists use the Bento Dentist Portal?

 Immediate direct reimbursements from the membership and patient via check or ACH

· No retroactive denials or billing issues

· Instant pre-treatment authorizations

· 100% membership reimbursement / cost

Go to the portal at dentists.bento.net

Select "Create Your Free Bento Account" to get started.

Reimbursement

No processing fees

First time accessing the portal?

· Real-time patient eligibility

Dentist Portal.

accuracy

A: Yes, orthodontia is part of this membership. See page 1 for details.

Q: What is the group name or number?

A: Bento does not use group names or numbers. If your system requires one, put membership name or NA.

Q: What is the coordination of benefits between this membership and other dental plans?

A: Traditional.

Q: Does the membership reimburse for a crown on prep or seat date? A: Seat date.

Q: What if I already paid the dentist? How can I be reimbursed?

A: If at any time you are billed upfront, submit an ADA form and receipt by visiting member.bento.net and choose Submit a Receipt.



This document is subject to change. | Confidential.

NETWELL IS NOT AN INSURANCE COMPANY BUT A RELIGIOUS HEALTH CARE SHARING MINISTRY (HCSM) THAT FACILITATES THE SHARING OF MEDICAL REQUESTS AMONGST MEMBERS. Under 26 USC § 5000A(d)(2)(B)(ii), netWell members are exempt from the ACA's individual mandate. netWell does not assume any legal risk or obligation for payment of member medical requests. Neither netWell, nor its members guarantee or promise that medical request will be shared or paid by the membership. Please check www.netwell.com/legal-notices for the full, complete and most up to date state legal notices.