

# The Q&A Corner

**Q Dental sealants are known to come off during a lifetime, so why are they covered only once?**

**A** The Plan covers sealants up to age 19, and coverage is limited to permanent molars if they are without cavities or restorations on the occlusal surface. Coverage for dental sealants does not include repair or replacement of a sealant on any tooth within two years of its application.

**Q What will happen if the call for precertification is not made seven days in advance? Will all services be denied?**

**A** Although the Plan requires seven days for approval, many reviews occur quicker than seven days. A \$200 penalty will be assessed if medically necessary services are not precertified. Claims for medical services or supplies that have not been precertified may be subject to retrospective review to determine if they are medically necessary. If the services or supplies are determined not to be medically necessary, no benefits will be provided by the Plan.