



Verification of Benefits

The Gift of Life Dental Reimbursement Program is not a network-based dental plan and does not require use of in-network dental providers. You can see any dentist you like! If your provider needs to verify your benefits once you've scheduled a visit, please ask that they complete the following steps:

Prior to the appointment:

- Providers can reach out to HRAdministrators, Inc. at (800) 460-0738 or (610) 774-9900 Option 1 to speak with a representative. If no one is available to take their call, they should leave a detailed message and their call will be returned as soon as possible.
- Alternately, providers can email HRAdministrators, Inc. at info@hradministrators.com to verify coverage via email and request a schedule of benefits.

At the time of appointment:

- If the provider's office completed their initial verification of coverage in advance and needs to confirm that it is still active on the day of the appointment, they should reach out to HRAdministrators, Inc. again using the contact information listed above.
- If the HRAdministrators, Inc. team is not available to take the provider's call at the time of service, they may also reach out to the HR Department at Gift of Life at (215) 557-8090 extension 1171 to confirm that the member is still employed.

Human Resource Administrators, Inc.

1541 Alta Drive, Suite 306

Whitehall, PA 18052

Phone: (800) 460-0738 or (610) 774-9900 Option 1

Fax: (610) 774-9910 or 610-735-8600

Email: info@hradministrators.com



Schedule of Benefits

DENTAL CARE DEDUCTIBLE	
Per Covered Person	\$100 per Lifetime
Per Family Unit	\$300 per Lifetime
<i>Deductible applies to the following classes of service: Class B, Class C, and Class D</i>	
MAXIMUM BENEFIT AMOUNT	BENEFIT
Plan Year Maximum <i>Orthodontic Services are not included in this maximum.</i>	\$2,500 per Covered Person
Class A – Preventive Services	Benefits are paid at 100% with the deductible waived. Preventive Services include oral examinations, x-rays, and cleanings.
Class B – Basic Services	Benefits are paid at 90% after satisfaction of the deductible. Basic Services include fillings, root canal therapy, oral surgery, and periodontic and endodontic treatment.
Class C – Major Services	Benefits are paid at 50% after satisfaction of the deductible. Major Services include crowns, dentures, bridgework, and implantology.
Class D – Orthodontia <i>Lifetime Maximum per Covered Person under age 26</i>	\$2,500 per Individual per Lifetime Benefits are paid at 50% after satisfaction of the deductible. Orthodontic Services include preliminary studies and active treatment.
Bruxism Appliance	Benefits are paid at 100% with the deductible waived. One appliance per Lifetime to a maximum of \$500.

Frequently Asked Questions:

- Is fluoride covered? **Yes, up to age 19**
- Are sealants covered? **Yes, once every 3 years up to age 17.**
- Are occlusal or night guards covered? **Yes, under Basic Services at 90%.**



Dental Provider List

Gift of Life's Dental Reimbursement Plan through HR Administrators allows members to see any dentist they would like. Below are some providers that are popular with other Gift of Life employees.

Provider Name	City	State
Snjezana A Cacovean, DMD	Abington	PA
American Dental Care PC	Bala Cynwyd	PA
Cross Keys Family Dental, PA	Turnersville	NJ
Wendy Magda, DMD	Stroudsburg	PA
Eastern Dental Woodbury Heights	Woodbury Heights	NJ
Hongmei Yang, DMD	Exton	PA
Rose Tree Dental Group	Media	PA
Joshua S Han, DDS	Hummelstown	PA
Paul Bookman	Bryn Mawr	PA
Beatriz Mirabal Garces, DMD	Philadelphia	PA
Maria Capacio, DMD	Havertown	PA
Wahl Family Dentistry PA	Wilmington	DE
Jeffrey Singer, DMD	Voorhees Township	NJ
Beverly Jaiswal, DMD	West Deptford	NJ
Anthony J Rapoza, DMD	Prospect Park	PA
Lawrence J. Gardner, DDS	Manasquan	NJ
Williamsburg Dental, P.C.	Broomall	PA
1447 Dental Associates	York	PA
Allen P. Shapiro, D.D.S. LTD	Philadelphia	PA
Charles M Esposito	Moorestown	NJ
Stephen Miller, DDS	Warminster	PA
Susan M Rotzal, DMD	Glenside	PA
Broomall Dental Health, PC	Broomall	PA
Deborah Backiel	Philadelphia	PA
Gary Nack	Holland	PA
H. Aves, DDS-PC	Harrisburg	PA
Hellertown Dental Group	Hellertown	PA
Steven L Rasner, DMD	Vineland	NJ
Vanessa M Adolf, DMD	Royersford	PA
Dental Arts of South Jersey	Voorhees Township	NJ
M2 Dentistry for Children & Teens	Lancaster	PA
Best Dentist 4 Kids	Philadelphia	PA
Brett A Hoover DDS	Lebanon	PA
Church Street Family Dentistry	Mt Laurel Township	NJ
Thomas Sardina, DMD	Landisville	PA
Charles Wahl and Associates	Collingswood	NJ
David Burt, DDS	Allentown	PA
Higgins Family Dentistry	Harrisburg	PA