



# Better Benefits. Lower Costs. Personalized Care.



**Group Name:** Redeemer Health  
**Group Number:** P02020  
**Effective Date:** January 1, 2026

## Fidelio Buy-Up Plan

### Use In-Network Providers and Save

When you visit a Fidelio PPO provider, you'll enjoy predictable pricing and significantly lower out-of-pocket costs. Our network dentists agree to reduced fees, so you don't get surprise bills.

Search providers by logging into the Subscriber Portal at **[www.fideliodental.com](http://www.fideliodental.com)** or call the Customer Service line at 215-885-2443 during normal business hours and a live advocate will assist you.

### Access Everything Online Anytime

You can log in to your Fidelio Member Portal anytime to easily manage your dental benefits. From checking eligibility and reviewing coverage to finding in-network providers and downloading your ID card, everything you need is available in one secure, easy-to-use platform. You can also track claim status, view past activity, and stay informed about your care anytime, anywhere.

### Stay Ahead with Preventive Visits

Routine exams and cleanings are covered to help you maintain lifelong oral health and catch small issues before they become more serious or costly. Consistent preventive care not only keeps your smile healthy but also supports your overall well-being. By staying on schedule with your visits, you can make the most of your Fidelio benefits, reduce the need for complex treatments down the road, and protect the long-term health of your teeth and gums.

### Need Help? We're Here for You

If you have questions about your benefits, need help finding a provider, or want to check on a claim, our Customer Service Team is here to help. Call us at 215-885-2443, Monday through Friday, 8:30 AM to 5:00 PM EST. Your call will be answered within four rings by a live, local representative ready to assist you.

Your dental plan includes specific details about what services are covered, how often you can use them, and any limits that may apply. For the best experience, take a moment to review the materials provided by your employer or benefits office. Knowing what your plan includes can help you avoid unexpected costs and make informed choices about your care.

## Dental Benefit Summary – Buy Up Plan

**Policyholder:** Redeemer Health

**Start Date:** 01/01/2026

**Plan Type:** Preferred Provider Organization (PPO)

### Benefits and Covered Services

*Deductible waived for Diagnostic and Preventative and Orthodontics.*

Covered Benefits and Services <sup>1</sup>	In-Network Providers <sup>2</sup>	Out-of-Network Providers <sup>3</sup>
<b>Annual Maximum</b> (per person)	\$1,500	\$1,500
<b>Deductible</b> (per person/per family)	\$25 / \$75	\$25 / \$75
<b>Diagnostic &amp; Preventative Services</b> <ul style="list-style-type: none"> <li>Exams</li> <li>Cleanings</li> <li>X-Rays</li> <li>Sealants</li> <li>Fluoride</li> </ul>	100%	100%
<b>Basic Services</b> <ul style="list-style-type: none"> <li>Fillings</li> <li>Posterior composites</li> </ul>	90%	90%
<b>Endodontics</b> <ul style="list-style-type: none"> <li>Root canals</li> </ul>	90%	90%
<b>Periodontics</b> <ul style="list-style-type: none"> <li>Gum treatment</li> </ul>	90%	90%
<b>Oral Surgery</b>	90%	90%
<b>Major Services</b> <ul style="list-style-type: none"> <li>Crowns</li> <li>Inlays and onlays</li> <li>Cast restorations</li> </ul>	70%	70%
<b>Prosthodontics</b> <ul style="list-style-type: none"> <li>Bridges</li> <li>Dentures</li> </ul>	70%	70%
<b>Orthodontic Benefits:</b> <ul style="list-style-type: none"> <li>Dependent children to the end of the month that dependent turns 19</li> </ul> Lifetime max per covered adult: \$1,500	70%	70%

<sup>1</sup> Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to the plan's eligibility details or contact your company's benefits administrator to ensure coverage. Fidelio Insurance Company administers these plans, with their claims and administrative offices located at 2826 Mt. Carmel Avenue, Glenside, PA 19038 (215-885-2443).

<sup>2</sup> In-Network Providers are reimbursed based on the contracted fees between Fidelio and providers.

<sup>3</sup> Out-of-Network Providers are reimbursed based on the MAC determined by Fidelio.

Dependent children are eligible until the end of the month in which the dependent turns 26.