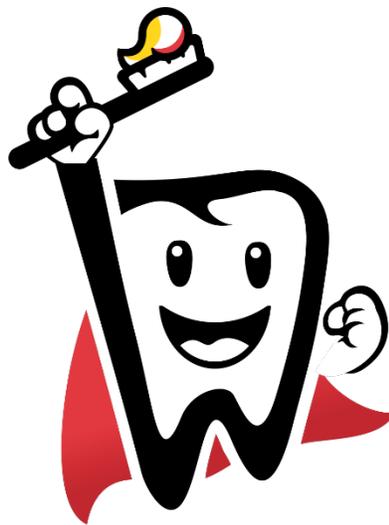


Member Handbook

Effective January 1, 2016



MARYLAND
Healthy Smiles
DENTAL PROGRAM

Customer Service Center: 1-855-934-9812 | TDD (for hearing impaired): 1-855-934-9816

Important Information

Customer Service 1-855-934-9812

TDD (for hearing impaired) 1-855-934-9816

Find a dentist on the web www.member.MDhealthysmiles.com

Find a ride to a dental appointment..... 1-855-934-9812

In an emergency Call your dentist’s office or 911

Call us if you do not speak or read English

Call us if you do not speak or read English: **1-855-934-9812**.

Llámenos si usted no habla o lee Inglés: **1-855-934-9812**.

Interpreter services

When you call Customer Service, we will get an interpreter on the phone to help if English is not your first language. When you call, you can ask to get member materials read to you in another language.

If you are deaf or have trouble hearing, call our TDD (for hearing impaired) line: 1-855-934-9816.

Transportation services

If you need a ride to a dental appointment, transportation may be available to you. For help, call Customer Service. It is important that you get to all of your appointments. If you know you can’t make it to an appointment, call your dentist’s office or Customer Service right away.

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Welcome to Maryland Healthy Smiles Dental Program!

The Maryland Healthy Smiles Dental Program is a Medicaid program that covers dental services you or your child needs to stay healthy. The program offers benefits for:

- Children who are newborn through age 20.
- Pregnant women who are age 21 or older.
- Adults in the REM program who are age 21 or older.

Scion Dental, Inc., manages the Maryland Healthy Smiles Dental Program, and we're here to help! To reach our Customer Service, call **1-855-934-9812**. (TDD for hearing impaired: 1-855-934-9816.)

We can help you:

- Find a dentist close to your home or work.
- Make appointments at the dentist office.
- Find transportation to the dentist office.
- Understand your dental benefits.
- Replace a lost Member ID card.
- Learn how to use our website.
- Get help with special needs or ask for materials in another language.
- File a complaint if you are not happy with a dentist or dental services.
- File an appeal if you disagree with our decision to deny a covered dental service.
- Answer any other questions you have about the Maryland Healthy Smiles Dental Program.

Has the Maryland Healthy Smiles Dental Program changed?

The Maryland Healthy Smiles Dental Program is still Maryland’s Medicaid dental program. The program rules and covered dental services have not changed for this next year.

The only change is that the program is now managed by Scion Dental, Inc., a benefits management company.

Here’s how to reach us:

Customer Service1-855-934-9812

Business days, Monday through Friday
7:30 AM – 6:00 PM

TDD (for hearing impaired)1-855-934-9816

Websitewww.member.MDhealthysmiles.com

Mailing addressScion Dental

Maryland Healthy Smiles Dental Program
PO Box 393
Milwaukee, WI 53201

What to do in a dental emergency

If an emergency is life threatening

If someone's life is at risk, call 911 or go to the emergency room immediately!

If you need emergency care

An emergency is a serious problem that needs immediate attention, such as very bad pain, a lot of bleeding, a bad infection, or serious harm to teeth, gums, or jaw.

If you or your child has a serious injury, call 911, or call your Dental Home right away. The phone number is on your Member ID card.

If you need urgent care

Urgent care is when you or your child has a serious dental problem, such as pain, bleeding, or infection that is getting worse every day, but is not life threatening.

If you or your child has an urgent dental problem that is getting worse, but it is not an emergency, call your Dental Home. If you need help getting an urgent care appointment, call Customer Service. Our office hours are business days, Monday through Friday, 7:30 AM - 6:00 PM.

Finding a dentist

To find a dentist who sees patients in the Maryland Healthy Smiles Dental Program, you can:

- Call your assigned dentist. The phone number is printed on your Member ID card.
- Visit our website: www.member.MDhealthysmiles.com.
- Call Customer Service: 1-855-934-9812.
- Call TDD (for hearing impaired): 1-855-934-9816.

When you call Customer Service to find a dentist, we can give you the names, addresses, and telephone numbers of dentists who are close to your home. We can also get a dentist's office on the phone with you and make an appointment right away.

If English is not your first language, we can get an interpreter on the phone to help.

What is a Dental Home?

When you or your child enrolls in the Maryland Healthy Smiles Dental Program, you can choose a Dental Home. You can go to your Dental Home to get regular checkups and most of your dental care. If you don't pick a Dental Home, we will pick one for you that is close to your home and offers the services you need. To choose a different Dental Home, visit our website any time: www.member.MDhealthysmiles.com, or call Customer Service.

To make an appointment to see a dentist, call your Dental Home. Your Dental Home phone number and address are printed on your Member ID card.

The dental professionals at your Dental Home work together to help you get the care you need to stay healthy.

For example, your Dental Home can:

- Help you set up regular dental visits.
- Set up a dental health plan—just for you or your child.
- Refer you or your child to a specialist for needed care.
- Help you learn how to care for your teeth and your child's dental health.
- Give you tips and information about healthy foods.

Why is a Dental Home important?

When you visit the same dental office for all of your appointments, your dentist will get to know you, and you will get to know your dentist.

1. Your dentist will get to know you.

When you visit the same Dental Home regularly, the dentist will get to know you, your family, and your health needs, and will be able to give you the best possible care. If you need specialty care, your dentist will refer you to a specialist.

2. You will get to know your dentist.

When you visit the same Dental Home regularly, you will get to know your dentist and the people who work at the dental office. You'll know who to call for appointments, how to get answers to your dental questions, and who to call in an emergency.

Get started!

Getting to know your Dental Home is easy—just call the number on your Maryland Healthy Smiles Member ID card and make an appointment. Tell the dentist's office that you are a member of the Maryland Healthy Smiles Dental Program.

For a healthy life, most people should have regular checkups every six months. Children should start visiting the dentist when they are six months old. Your dentist can help you set up regular dental visits. If you have questions, call Customer Service.

How do I choose a different Dental Home?

You can choose any Dental Home that is seeing new patients and is part of the Maryland Healthy Smiles Dental network. To choose a different Dental Home, visit our website any time: www.member.MDhealthysmiles.com, or call Customer Service.

Which Dental Home can I choose?

You can choose any Dental Home that:

- Is accepting new patients in the Maryland Healthy Smiles Dental Program.
- Offers the dental services you or your child needs.

How soon can we see a new dentist?

You can make an appointment with a dentist at your new Dental Home right away.

Why might I be moved to a different Dental Home?

You or your child may be moved from one Dental Home and assigned to a different one if:

- You don't visit the dentist for regular checkups.
- You miss too many appointments or arrive late for appointments.
- You or your children don't follow the dentist's advice.
- You or your children are loud or disruptive at the dental office.

What if I see a dentist who is not my Dental Home?

You can see any dentist who is a member of the Maryland Healthy Smiles Dental network, even if that dentist is not in your Dental Home. When you make an appointment, let the dentist know you are a Maryland Healthy Smiles member. When you arrive for your visit, show the dental office your Member ID card.

If you see a dentist who is a member of the Maryland Healthy Smiles Dental network, you don't have to pay for dental services that are covered by the program.

What if the dentist is not part of the Maryland Healthy Smiles Dental network?

If you see a dentist who is not part of the Maryland Healthy Smiles Dental network, ***you will have to pay for all of the services.***

Making and keeping dental appointments

Making a dental appointment

To make a dental appointment, you can:

- Call your Dental Home. The phone number is printed on your Member ID card.
- Call Customer Service: 1-855-934-9812.
- Call TDD (for hearing impaired): 1-855-934-9816.

Calling your Dental Home to make an appointment

When you call your Dental Home to make an appointment, tell the receptionist you are a member of the Maryland Healthy Smiles Dental Program. Pick a date and time for the appointment, and write it down on a calendar right away.

Calling Customer Service to make an appointment

When you call Customer Service to make a dental appointment, we can give you the names, addresses, and telephone numbers of dentists who are close to your home or work. We can also get a dentist's office on the phone with you and make an appointment right away.

If English is not your first language, we will get an interpreter on the phone to help you set up an appointment.

Keeping a dental appointment

Keeping your appointments for dental care is very important for you and for your dentist's office. To stay healthy, your children should see a dentist every six months. If you are pregnant, you should visit a dentist to keep yourself—and your new baby—healthy. Please see **page 15** for more information.

Missed appointments are very expensive for your dentist's office. If you don't schedule regular appointments with your Dental Home, or if you miss too many appointments, your dentist may ask that you move to a different Dental Home.

When you make an appointment, write it down on a calendar right away.

When you visit the dentist

Each time you visit the dentist:

- Be on time for your appointment.
- Show the dentist your Maryland Healthy Smiles Member ID card.
- Tell the dentist if you have other insurance coverage.
- Tell the dentist if you have been to another dentist recently.
- Tell the dentist if you have had care in an emergency room within 24 hours.
- Answer questions about health that will help your dentist take care of you or your child.
- Follow your dentist's advice for dental care.

How do I cancel an appointment?

If you can't keep an appointment, call the dentist's office right away. The Dental Home phone number is printed on your Member ID card.

If you miss too many appointments, your Dental Home or dental specialist will let us know. We will try to get in touch with you by telephone or by mail to remind you to set up another appointment.

Getting a ride to an appointment

If you need a ride to a dental appointment, transportation may be available to you. For help with transportation, you can:

- Call the Transportation Coordinator at your local health department. You can find a list of phone numbers on our website: www.member.MDhealthysmiles.com.
- Call Customer Service: 1-855-934-9812.
- Call TDD (for hearing impaired): 1-855-934-9816.

Getting help for special needs

If you or your child has special needs, call Customer Service. We can help you find a dental office that offers the services you need.

Your Maryland Healthy Smiles Dental Benefits

The Maryland Healthy Smiles Dental Program covers dental services you or your child needs to stay healthy. The program offers benefits for:

- Children who are newborn through age 20.
- Pregnant women who are age 21 or older.
- Adults in the REM program who are age 21 or older.

Do I have to pay for dental services?

When you or your child is enrolled in the Maryland Healthy Smiles Dental Program and eligible for services, you may or may not owe any payment.

- If you see a dentist who is a member of the Maryland Healthy Smiles Dental network, ***you don't have to pay for dental services that are covered by the program.***
- If you see a dentist who is not part of the Maryland Healthy Smiles Dental network, ***you will have to pay for all of the services.***

Benefits for children

The Maryland Healthy Smiles Dental Program covers most dental services for children. You may need to bring your child to more than one dental appointment, because:

- Your dentist may need to get approval in advance for some services.
- Your dentist may refer your child to a specialist for needed services.

Some of the covered dental services for children include:

- Regular checkups.
- Teeth cleanings.
- Fluoride treatments to help prevent cavities.
- Some tooth sealants to help prevent cavities.
- X-rays to check for unhealthy teeth.

- Fillings to treat cavities.
- Root canals to treat unhealthy teeth.
- Crowns to cover damaged teeth.
- Extractions to pull out unhealthy teeth.
- Anesthesia to stop pain during treatment.
- Space maintainers to fix crooked or crowded teeth.
- Orthodontia to fix problems with teeth, mouth, or jaw.

Children may also receive fluoride treatments from primary care physicians and pediatricians who participate in Maryland’s Mouths Matter fluoride varnish program. (See **What is fluoride varnish?** on **page 23**.)

Benefits for pregnant women and adults in the REM program

The Maryland Healthy Smiles Dental Program covers general dental services for pregnant women and adults in the REM program who are 21 or older. If you need special services, your dentist will refer you to a specialist for needed care.

Some of the covered dental services for adults include:

- Regular checkups.
- Teeth cleanings.
- Fluoride treatments to help prevent cavities.
- X-rays to check for unhealthy teeth.
- Fillings to treat cavities.
- Root canals to treat unhealthy teeth.
- Crowns to cover damaged teeth.
- Extractions to pull out unhealthy teeth.
- Anesthesia to stop pain during treatment.
- Denture adjustments.

If you are pregnant

Good dental health is very important for pregnant women and their unborn children. The health of a mother's gums can affect her unborn baby's health. If you are pregnant, call your Dental Home to schedule an appointment, or call Customer Service for help finding a dentist.

After you have your baby

If you are pregnant, you can get dental services until the day you have your baby.

Regular dental care is very important for both you and your child. Call your Dental Home and set up a first dental appointment when your new baby is six months old. Then follow your dentist's advice for setting up regular dental exams for your child.

Caring for your child

You can start caring for your child's teeth and gums as soon as your baby is born. Starting good dental habits right away will help your child grow up with a healthy smile.

Some easy things you can do to help keep your child healthy include:

- Set up a first dental appointment when your baby is six months old.
- Follow your dentist's advice for caring for your child's teeth and gums.
- Take your child to the dentist for regular checkups every six months.
- Never let your child fall asleep with a bottle of milk, formula, juice, or any drink other than drinking water.
- Brush your child's teeth twice a day and floss once a day. Your Dental Home can help you learn how to brush and floss your child's teeth.
- Feed your child healthy foods. Your Dental Home can help you learn about a healthy diet.
- Sweets, juices, and sodas can harm your child's teeth. Make these foods "special treats" in your home, and don't let your child have them very often.

Services not covered

The Maryland Healthy Smiles Dental Program covers dental services that are necessary to keep you or your child healthy. The program does not cover experimental procedures, cosmetic procedures, or other services that are not medically necessary. To find out if a service is covered under the program, call your Dental Home, or call Customer Service.

If Scion Dental will not pay for a service you think is necessary, you can appeal the decision. Call Customer Service for help filing an appeal.

What is the REM program?

REM is the short name for the Rare and Expensive Case Management Program. This is a program provided by the State of Maryland for people who have very expensive and very unusual medical problems. To be a member of the REM program, you or your child must have one of the problems listed on the REM diagnosis list. For information about the REM program, call 800-565-8190.

How to use your Member ID card

Bring your Maryland Healthy Smiles Member ID card with you when you visit the dentist. Your Member ID card has important information printed on it that your dentist needs. The card also has your Dental Home phone number printed on it. Call this phone number to schedule a dental appointment or to cancel an appointment.

What if I lose my Member ID card?

If your Member ID card is lost or stolen, you can log on to our website and order a new card: www.member.MDhealthysmiles.com. Or you can call Customer Service. We will mail a new card to you.

Can I share my Member ID card?

No! Keep your card in a safe place, and never let anyone else use it.

Letting someone else use your Member ID card to get dental services is against the law.

Your rights and responsibilities

Your rights

As a member of the Maryland Healthy Smiles Dental Program, you have the right to:

- Always be treated with respect and privacy.
- Always be treated fairly.
- Know about Scion Dental, Maryland Healthy Smiles Dental Program, and your dentist.
- Choose any dentist who is in the Maryland Healthy Smiles Dental network.
- Refuse care from any dentist.
- Get information about covered services available to you or your child through the Maryland Healthy Smiles Dental Program.
- Make your own decisions about your dental care.
- Complain about Scion Dental or a dentist and ask for the issue to be solved.
- Disagree with a decision Scion Dental has made to deny a service, and ask that the decision be reviewed.

Your responsibilities

To help make the Maryland Healthy Smiles Dental Program successful, you need to:

- Make and keep regular appointments with your Dental Home.
- Call and cancel as soon as possible if you can't keep an appointment.
- Follow your dentist's advice for dental care.
- Take care of your teeth and your child's teeth.
- Never allow anyone else to use your Member ID card for dental services.
- Call Customer Service if your Member ID card is lost or stolen.
- Tell your dentist if you have other insurance coverage.
- Answer questions about health that will help your dentist take care of you or your child.
- Call Customer Service if you move to a different address or get a different telephone number.

What if I have a problem with a dentist or my benefits?

As a member of the Maryland Healthy Smiles Dental Program, you have the right to complain about the service you received or the way you were treated by Scion Dental, a dentist, or someone at the dentist's office.

You also have the right to disagree with a decision Scion Dental has made to deny a service, and ask that the decision be reviewed.

Complaints about a dentist or dental care

A complaint is when you call or send us a letter to tell us you are not happy with your care in the Maryland Healthy Smiles Dental Program. ***If you tell us about a problem, we can help get it fixed.***

Please let us know if:

- You can't find a dentist close to your home.
- You can't get an appointment in a reasonable amount of time.
- You are not treated fairly by someone in your dentist's office.
- You are worried about the quality of care you or your child is getting from a dentist.
- You have any other concerns or complaints about your dentist, your dental care, or the Maryland Healthy Smiles Dental Program.

Making a complaint

If you have a complaint, you can either call us or write to us.

Call Customer Service: 1-855-934-9812.

Call TDD (for hearing impaired): 1-855-934-9816.

Send a letter to: Maryland Healthy Smiles: Complaints and Appeals
 PO Box 393
 Milwaukee, WI 53201

What happens next

When we receive your complaint, we will look into the problem, and we'll get back to you with an answer.

- For urgent dental problems, we will give you an answer by the end of the next business day.
- For dental problems that are not urgent, we will give you an answer within five days.
- For all other problems, we will give you an answer within 30 days.

Appealing a denied service

If you disagree about a decision we have made to deny a covered service, you can file an appeal and ask us to review our decision. If you believe your health, or your child's health, is in danger because of a denied service, you can ask for an urgent appeal.

To file an appeal, write to us within 30 days after we send you a denial notice. You can file the appeal yourself, or you can name someone else to act for you, such as a relative, friend, attorney, or your dentist. Others may already be authorized under State law to act for you.

If you want to name someone to help you with an appeal, you and the authorized person must sign, date, and send us a written statement naming that person.

What to include in an appeal

When you write to us to file an appeal, include in your letter:

- Your name, address, and Member ID number.
- The reason you disagree with the decision.
- Medical records and letters from your doctor or dentist, or other medical information that explains why we should provide the service. Call your doctor or dentist for help sending us medical information.

Filing an appeal

Send a letter to: Maryland Healthy Smiles: Complaints and Appeals
 PO Box 393
 Milwaukee, WI 53201

What happens next

When we receive your appeal, we will look into the problem, and we'll get back to you with an answer.

- For urgent dental problems, we will send you a written answer within three business days.
- For dental problems that are not urgent, we will send you a written answer within 30 days.

If you don't agree with our decision

If we deny your appeal, you can send us a written request for a Fair Hearing through the State of Maryland. To ask for a Fair Hearing, write to us within 30 days after we deny your appeal.

Send a letter to: Maryland Healthy Smiles: Complaints and Appeals
 PO Box 393
 Milwaukee, WI 53201

When we receive your letter for a Fair Hearing, we will send it to the State of Maryland for their review.

Complaints about Scion Dental

If you are not happy with the service you have received from Scion Dental, please contact us! ***If you tell us about a problem, we can help get it fixed.***

Filing a complaint about Scion Dental

If you have a complaint about our service, you can either call us or write to us.

Call Customer Service: 1-855-934-9812.

Call TDD (for hearing impaired): 1-855-934-9816.

Send a letter to: Maryland Healthy Smiles: Complaints and Appeals
 PO Box 393
 Milwaukee, WI 53201

What happens next

When we receive your complaint, we will look into the problem, and we'll get back to you with an answer within 30 days. If you are still unhappy with our service, call the **State Enrollee Help Line: 1-800-284-4510**.

Fraud and abuse alert!

Anyone who knowingly makes a false statement to receive benefits, or to increase their benefits or payments received, can be charged with fraud—***and may face criminal penalties.***

Maryland Healthy Smiles Dental Program members who commit fraud may lose their own or their child's coverage under the program. Dental providers who commit fraud or abuse will be removed from the Maryland Healthy Smiles Dental network and may lose their dental licenses.

If you are worried your dentist may be performing harmful, abusive, or unnecessary services, or if you have questions about fraud or abuse, call our fraud and abuse hotline: **877-378-5292**.

Examples of Medicaid fraud or abuse

Examples of Medicaid fraud or abuse that a dental practice might commit include:

- Asking a family to pay for services that are already covered by the Maryland Healthy Smiles Dental Program.
- Performing services that aren't needed, like pulling healthy teeth.
- Billing for services they didn't provide.
- Billing for the same service more than once.

Examples of Medicaid fraud that might be committed by a Maryland Healthy Smiles member or family member include:

- Letting someone who is not enrolled in Maryland Healthy Smiles use your Member ID card to get dental services.
- Selling drugs that have been prescribed for a Maryland Healthy Smiles member.
- Using Maryland Healthy Smiles benefits in Maryland while living in another state.

Reporting Medicaid fraud or abuse

If you suspect Medicaid fraud, or to report abusive dental practices, call us or write to us.

- Call Fraud and Abuse Hotline: 877-378-5292.
- Write to: Maryland Healthy Smiles Dental Program
Attn: Fraud and Abuse
10201 N Port Washington Rd
Mequon, WI 53092

How we keep your health information private

Scion Dental is responsible for protecting your personal health care information. We will not give out private information without your written permission, unless there is a legal reason, such as a court order or signs of child abuse. We do not sell information with your name on it to any other company.

We use secure computer systems with passwords to protect your health information. We use data to find new ways to improve service to our members, but we use the data in a way that protects your personal information.

We protect the privacy of your health information in many ways, including:

- All of our employees are trained to follow strict company policies to keep a member's personal health information private.
- All of the dentists and dental offices who provide services for the Maryland Healthy Smiles Dental Program sign a contract to keep all member personal health information private.
- When you call Customer Service, you will be asked to identify yourself. Our Customer Service staff will not give out health information over the phone to anyone but you.

What's on our website

It's easy to use our website. Just visit www.member.MDhealthysmiles.com.

From our website, you can:

- Find a dentist near your home or work.
- Find a phone number for help getting transportation to dental appointments.
- Get a copy of the Member Handbook.
- Learn more about a Dental Home.
- Change your Dental Home.
- Ask for a new Member ID card.
- Learn more about dental health for you and your children.

What's the big deal about dental health?

Research has proven there's a strong link between healthy teeth and gums and a healthy body. Research has also shown that early dental care is very important to keep babies and young children healthy as they grow. Remember: **Healthy Smiles — Healthy Body**.

What is fluoride varnish?

Fluoride varnish is a protective coating that is painted on the teeth with a brush. It strengthens teeth and prevents tooth decay. Fluoride varnish is safe and can be used on babies from the time they have their first teeth. A child's teeth may appear slightly discolored after the fluoride varnish application, which will disappear when the teeth are brushed the next day.

Depending on a child's risk for tooth decay, the fluoride varnish will work best if it is painted on teeth two to four times a year. It is important to have your child's mouth checked routinely and as early as age one. If tooth decay is undetected and remains untreated, it can cause pain and infections that may lead to poor general health and problems with eating, speaking, playing and learning. Please ask your primary care physician or pediatrician about the fluoride varnish program, and whether they are enrolled and able to provide that service. Your child can also receive fluoride varnish treatments from their dentist.

Why should baby teeth be fixed?

While baby teeth fall out as a child grows, they provide an important foundation for the permanent teeth that follow. If a child has teeth that are not spaced well, have a lot of decay, or are crowded together, early treatment can help avoid more complicated treatment (like braces or surgery) later.

As teeth develop, they affect how a child eats, chews, swallows, and learns how to speak. Your dentist will treat problems early, as your child grows.

Tooth decay hurts!

Protect your child from the pain of cavities and decay in their teeth. Falling asleep with a bottle is the biggest reason young children have painful tooth decay or even lose their teeth too soon. To keep your baby safe, never put your baby to sleep with a bottle of milk, juice, formula, or any drink other than drinking water. Try to never give your baby a bottle at bedtime. Instead, put your baby to sleep with a bedtime story or a quiet song.

When should my child visit the dentist?

Set up a well-baby visit with your dentist when your child is between six months and a year old. Follow your dentist's advice for setting up regular checkups for your child. Most often, dentists recommend a checkup every six months.

Ask your dentist how to correctly brush and floss your child's teeth. At home, brush your child's teeth twice a day, and floss once a day.

What happens at the first visit?

The dentist or dental hygienist will examine your child's mouth, teeth, gums, tongue, and lips. The dental hygienist may clean, brush, and floss your child's teeth. The dentist may take some x-rays to see if there is tooth decay or cavities. X-rays can also help the dentist see if permanent teeth are developing as they should.

Keeping track of checkups

When you make a dental appointment, use this handy form to write down the time and date. If you can't keep an appointment, call the dentist office to cancel as soon as you can.

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____

Appointment for: _____

Checkup date: _____ Time: _____

Dentist name: _____ Phone number: _____



MARYLAND
Healthy Smiles
DENTAL PROGRAM

Scion Dental, Inc.

Member Handbook | Effective January 2016

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