

# Local Government Health Insurance Board Voluntary Insurance Plan Summary of Benefits

Dental — Vision — Cancer



Effective January 1, 2026





**Important: This is a Summary of Benefits. Members should refer to the LGHIP Voluntary Insurance Plan Book for detailed information and limitations.**

## **Voluntary Coverages**

The Local Government Health Insurance Plan Voluntary Insurance Plan (LGHIP) includes vision, dental, and cancer coverage through Southland Benefit Solutions.

An eligible employee may enroll within 30 days of employment or during open enrollment by submitting an LGHIP Southland Enrollment Form (LG07) to their unit administrator. New employees' coverage will be effective according to the unit's effective date of coverage for health insurance. Existing employees and eligible retirees can elect coverage during open enrollment which will be effective January 1 of the following plan year. Coverage can also be canceled during open enrollment for an effective date of January 1 of the following plan year.

Eligible participants may enroll for either individual or family coverage. Outside open enrollment, dropping coverage requires a qualifying event (death, divorce, or otherwise losing dependent status). Coverage will be canceled at the end of the month of the qualifying event. Local Gov Health and Wellness requires proof of the qualifying event.

## **Vision Care Plan**

The vision care plan's vision benefits are detailed in the chart below. This vision care plan is not a network plan; therefore, members are able to utilize any eye care professional and receive the same level of benefits.

### **Vision Plan Summary**

<b>Vision Allowances</b>	<b>Benefit</b>
Eye Exam	\$95
<b>AND</b>	
Frames	\$95
Lenses - Single Vision	\$100
Lenses - Bifocal	\$130
Lenses - Trifocal	\$180
Lenses - Lenticular	\$180
<b>OR</b>	
Refractive Surgery ( <i>Per Eye</i> )	\$180
<b>OR</b>	
Contacts	\$180

## **Limitations**

Examinations: One in any plan year.

Only one of the following in a plan year:

- Contacts: One new prescription or replacement, or
- Frames and Lenses: One new or replacement frame and one new lens prescription or replacement, or
- Refractive Surgery: One surgery per eye.

## **Dental Plan**

This plan covers diagnostic and preventative services, as well as basic and major dental services.

Diagnostic and preventative services are not subject to a deductible and are covered at 100% (based

on reasonable and customary charges) and includes oral examinations, cleaning of teeth, fluoride applications for insured children to age 19, space maintainers, x-rays, and emergency office visits. Routine cleaning visits are limited to two visits per plan year.

Basic and major services are covered at 80% for individual coverage and 60% for family coverage (based on reasonable and customary charges) and includes fillings, general anesthetics, oral surgery not covered under a Group Medical Program, periodontics, endodontics, dentures, bridgework, and crowns. There is a \$25 deductible for family coverage for basic and major services, which is applied per person, per plan year with a maximum of three per family.

**The dental plan administered by Southland offers a dental network program known as “DentaNet”. Under the DentaNet program members have the opportunity to use network dentists to save money. However, members enrolled in the dental plan still have the freedom to use any dentist they choose.**

All dental services are subject to a maximum of \$1,250 per year for individual coverage and \$1,000 per-person-per-year for family coverage. Dental coverage does not cover pre-existing dentures or bridgework and does not provide orthodontia benefits. The dental coverage does not cover the replacement of natural teeth removed before a member's coverage is effective. This plan does not cover temporary partials, implants and temporary crowns.

## **Dental Plan Summary**

	<b>Employee Only</b>	<b>Family Plan</b>
Benefits per person per year	\$1,250	\$1,000
Deductible – Preventative & Diagnostic	\$0	\$0
Deductible- Basic & Major	\$0	\$25
Preventative Services- Exams, Cleanings, X-Rays, Emergency Visits	100%	100%
Basic & Major Services- Fillings, Oral Surgery, Periodontics, Endodontics, Dentures, Crowns, General Anesthetics	80%	60%

### **Why you should use the “DentaNet” network of dentists:**

DentaNet, Southland's dental network, offers local government employees and their families the largest independent statewide network of preferred dentists. Although members can choose any dentist they like, using a DentaNet dentist saves you money.

#### **Member savings are obtained in both of the following ways:**

- DentaNet dentists do not balance bill members the difference between the DentaNet negotiated fee schedule and what they normally charge.
- Services that require a copay are based on the DentaNet negotiated fee schedule.

Visit [www.southlandbenefit.com](http://www.southlandbenefit.com) to find a network dentist near you and start saving today.

Note: In order to obtain the DentaNet network savings described above, you must have Dental Plan coverage.

## Cancer Program

This plan covers surgeries, treatments, and other related services for certain types of cancers. The chart below summarizes the coverage. Please see the Southland Benefits Book for full details on coverage limitations.

<b>Hospital Confinement</b>	\$350 per day for first 90 consecutive days; \$500 per day thereafter
<b>Hospice Care</b>	Actual Charges up to max of \$250 per day; \$5,000 lifetime max
<b>Radiation and Chemotherapy</b>	Actual charges; \$10,000 lifetime max
<b>Cancer Surgery</b>	Actual charges depending on type of surgery; \$2,400 lifetime max

## TruHearing Choice Discount

Southland plan participants have access to TruHearing, a discount network for digital hearing aids. TruHearing is available at no additional premium. Benefits included with the TruHearing program are listed below:

- Free hearing test available on the TruHearing website
- Risk-free 60-day trial period
- 1 year of follow-up visits
- 80 free batteries per non-rechargeable hearing aid
- Full 3-year manufacturer warranty
- One-time loss and damage replacement (deductible applies)
- No-interest finance available
- Dedicated hearing consultant through life of the hearing aid
- Selection of the newest technology hearing aids from the top manufacturers
- Over 7,000 providers nationwide
- RIC, IIC, ITE, ITC, CIC and BTE hearing aids available through discount program.

Website: [TruHearing.com/Southland](http://TruHearing.com/Southland)

Phone: 1-833-414-6907 | TTY: 711

Hours: 8am-8pm, Monday – Friday

## General Information

**Claims Administrator:** The Claims Administrator for the LGHIP Voluntary Insurance Plan is Southland Benefit Solutions, P.O. Box 1250, Tuscaloosa, Alabama 35403, 1-205-951-4455.

**Plan Year:** The Plan Year is January 1 through December 31.

**Coordination of Benefits:** Benefits are coordinated under the dental and vision plans. Dental benefits will be paid according to the Coordination of Dental Benefits rules listed in the LGHIP Voluntary Insurance Plan. If an enrolled member is covered under more than one group plan or is entitled to any other source, the total amount that is payable under all plans will not be more than 100% of the maximum allowable expenses.

Dental and vision benefits exclude expenses for which the individual is not required to make payment, including but not limited to, reductions or readjustments to the charges made by the health care provider.

**Insurance Commences:** Insurance commences upon final approval by the Local Government Health Insurance Board.

**I.D. Card:** Southland Benefit Solutions will provide an ID card as quickly after enrollment as possible.

**Claim Forms:** Claim forms can be downloaded from the Southland website, [www.southlandbenefit.com](http://www.southlandbenefit.com).

**Payment and Claim Filing Limitation:** All claims must be submitted in writing and must be received by the Administrator no later than 365 days following the date covered expenses are incurred. If a claim is not submitted and received by the Claims Administrator within this period, the claim for that benefit will not be paid.

**Southland Benefit Solutions**

P.O. Box 1250  
Tuscaloosa, Alabama 35403  
1-205-951-4455  
[www.southlandbenefit.com](http://www.southlandbenefit.com)