

The Resource Center

Summary of Dental Benefits

Calendar Year Deductible	
Individual	n/a
Family	n/a

Maximums		
Class A, B and C Benefits	\$1,500.00	per person, per calendar year
Class D Benefits - Orthodontia	\$750.00	per person, per calendar year
	\$1,500.00	per person, per lifetime, under age 19

Benefits	Percentage Payable PPO [^]	Percentage Payable Non PPO ^{^^}	Additional Information
Class A Benefits - Preventive			
Oral Exams and Cleanings	100%	100%	4 per calendar year, includes initial exam
Bitewing X-rays	100%	100%	One series every calendar year
Full Mouth, Pan-X Series	100%	100%	1 every 3 calendar year
Fluoride Treatment	100%	100%	under age 19 as recommended by your dentist
Space Maintainers	100%	100%	under age 19 to replace primary teeth
Class B Benefits - Basic			
Extractions	80%	70%	
Emergency Dental Treatment	80%	70%	
Fillings	80%	70%	
Root Canals	80%	70%	
Periodontics	80%	70%	
Class C Benefits - Major			
Oral Surgery	60%	50%	
Anesthesia	60%	50%	Medical Necessity Required
Dentures	60%	50%	** See Below
Crowns	60%	50%	*** See Below
Fixed Bridgework	60%	50%	** See Below
Denture Repairs and Relines	60%	50%	
Inlay/Onlay	60%	50%	** See Below
Class D Benefits - Orthodontia			
Orthodontia	50%	50%	Up to age 19

**Includes all adjustments made during a six month period following installation; Five year rule applies; replacement covered five years after installation only

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[^]PPO: The plan pays based on the Preferred Provider Organization (PPO) allowed amount in accordance with the benefits outlined above.

^{^^}Non PPO: The plan pays based on the Reasonable and Customary (R&C) allowed amount in accordance with the benefits outlined above. Plan participants may be responsible for billed charges in excess of the allowed amount.

This summary is intended to provide you with the main features of the plan. Actual benefit provisions are supplied in the Summary Plan Description.

Pre-Determination of Benefits is proposed for major/extensive treatment. A pre-determination of benefits does not guarantee benefit payment.