

# Dental for Everyone

## Immediate Coverage PPO/Plus



- Free choice of in-network Dentist
- Benefits up to \$3,000 per calendar year
- Benefits increase after the first and second years
- 12 month waiting period for ortho
- Ortho lifetime maximum is \$1,500; \$500 limit per year
- \$100 deductible per person, per calendar year; \$150 lifetime deductible for ortho

### Dental Benefit Highlights

	Year 1	Year 2	Year 3
<b>Diagnostic &amp; Preventive (no waiting period)</b>			
<b>Diagnostic:</b> Routine periodic examinations once in a 6 month period. <b>Preventative:</b> Dental prophylaxis (teeth cleaning) once in a 6 month period. <b>Radiography:</b> Bitewing and full mouth x-rays.	80%	90%	100%
<b>Basic Services (no waiting period)</b>			
<b>Restorative:</b> Amalgam fillings. <b>Other:</b> Space maintainers, recementation of crowns	60%	70%	80%
<b>Major Services (no waiting period)</b>			
<b>Endodontics:</b> Pulpal therapy and root canals. <b>Periodontics:</b> Treatment of diseases of the gums. <b>Oral Surgery:</b> Extractions and other oral surgery, including pre and post operative care. <b>Prosthetics:</b> Gold restorations, crowns, bridges, partials, and complete dentures <b>Other:</b> Pontics, repair of crowns and bridges, repair of full and partial dentures.	50%	50%	50%
<b>Orthodontia Services (12 month waiting period)</b>			
\$1,500 Lifetime Max, Limited to \$500 per Calendar Year Orthodontic benefits are only available for eligible dependent children to age 26.	0%	50%	50%
<b>Deductible:</b> \$100 per person per calendar year (excluding ortho)			