

Plan Benefits

Eligibility: Ages 18 - 99

Policy Year Maximum Benefit: \$1,000, \$1,500, \$3,000 or \$5,000

Policy Year Deductible: \$0 or \$100 per person (*does not apply to Preventative Services*)

		In-Network	Out-of-Network
Dental Coverage	Preventive Services - Dental Exams; 2 per year - Cleanings; 2 per year - Bitewing X-Rays; 2 per year - Fluoride treatment is for age 16 and under; 2 visits per year	100% of contracted rate	80% of UCR
	Basic Services - Limited Oral Evaluation - Diagnostic Consultation - Emergency Palliative Treatment - Panoramic X-Ray - Periapical X-Ray - Periodontal Non-Surgical Service - Basic Restorative Service - Filling - Basic Oral Surgery - Periodontal Service - Non-Surgical Extraction	65% of contracted rate 1st yr. 80% thereafter	65% of UCR 1st yr. 80% thereafter
	Major Services - Major Restorative Service - Inlay/Onlay/Crown - Endodontic Service - Periodontal Service - Prosthodontic Service - Implants ²	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	All Other Medically Necessary Services <i>(services not listed above)</i>	20% of contracted rate 1st yr. 50% thereafter	20% of UCR 1st yr. 50% thereafter
	Orthodontia ¹ - Straightening of teeth (for all ages) - Lifetime max \$1,500 ²	Year 1 - N/A Year 2+ - 50%	N/A
Vision Rider	Vision Services - Eye Exam - Single Lenses - Trifocal Lenses - Refraction - Bifocal Lenses - Progressive Lenses	1st year: 60% of UCR 2nd year: 70% of UCR Thereafter: 80% of UCR 1 per year	
	- Eyeglass Frame ³ - Anti-Reflective Lenses - Polycarbonate Lenses - Contact Lenses	\$200 maximum per year	
		\$45; 1 per year	
		\$40; 1 per year	
		\$15; 1 per year	
Hearing Rider	Hearing Services - Hearing Exam - Hearing Aid and Necessary Repairs or Supplies ¹	\$750 maximum (per ear, per year)	

¹ 12 Month Waiting Period; ² Lifetime Maximum \$1,500; ³ 6 Month Waiting Period

UCR - Usual, Customary and Reasonable (See back page for more details)