SUMMARY OF COVERAGE

Deductible
Individual
Family
Benefit Period Maximum
per person per calendar year

BASIC PLUS			ENHANCED		
PPO™	Premier®	Out-of- Network	PPO™	Premier*	Out-of- Network
\$50*	\$50*	\$50*	\$50*	\$50*	\$50*
\$150*	\$150*	\$150*	\$150*	\$150*	\$150*
\$1,000			\$2,000		

BENEFIT CATEGORIES

Diagnostic & Preventive Services (check-ups, teeth cleaning, x-rays)

Routine & Restorative Services (cavity repair, tooth extractions, general anesthesia/sedation, restoration of decayed or fractured teeth, routine oral surgery)

Posterior Composites (tooth-colored filling on back teeth)

Endodontic Services (root canals and therapy, apicoectomy, direct pulp cap, retrograde fillings)

Periodontal Services (gum and bone diseases, complex procedures)

Temporomandibular Joint Dysfunction (TMD)**

High Cost Restorations (cast restorations – crowns, inlays, onlays, posts, cores)

Prosthetics (bridges, dentures)

Implants

Corrective Orthodontia Benefit & Lifetime Maximum up to age 26

Enhanced Benefits***

Coinsurance paid by member

Coinsurance paid by member								
0%	0%	0%	0%	0%	0%			
30%	30%	30%	20%	20%	20%			
30%	30%	30%	20%	20%	20%			
30%	30%	30%	20%	20%	20%			
30%	30%	30%	20%	20%	20%			
50%	50%	50%	50%	50%	50%			
50%	50%	50%	50%	50%	50%			
50%	50%	50%	50%	50%	50%			
50%	50%	50%	50%	50%	50%			
Not Covered			50% coinsurance and \$1,500 lifetime maximum (includes adults)					
Not Included			Included					

Eligible children up to age 26.

The information on this page summarizes your benefits and payment obligations. This is a general description of your benefits. Please see your benefits document for a full description of coverage.

^{*}Deductible is waived for all diagnostic and preventive care.

^{**}Temporomandibular Joint Dysfunction (TMD) eligible covered services may include diagnostic x-rays or surgery in connection with TMD.

^{***}The Enhanced Benefits Program (EBP) allows additional benefits for Covered Person(s) with designated dental or medical conditions. Please refer to your dental benefits document for details.