

# 10-50 Enrolled Employees Benefit Summary

### Plan Highlights

	PPO	Premier® and Out-of-Network
Calendar Year Deductible Per person/per family (excluding P&D)	Deductible Per person/per family (excluding P&D) \$50 / \$150	
dar Year Maximum (Per enrollee) \$1,500 / \$1,000		0 / \$1,000
Waiting Period	None	
Orthodontics	Not	covered

Preventive & Diagnostic	Frequency	Coverage* PPO / Premier / Out-of-Network	
Oral Exams and Evaluations  Consultations - combined  with all other exams  Emergency exams - combined  with all other exams	2 per calendar year		
Cleanings/Prophylaxis	2 per calendar year		
Bitewing X-rays	2 per calendar year (through age 18) 1 per calendar year (age 19 and older)	100%	
Full mouth X-rays or panoramic film	1 per 5 years	18676	
Sealants	Once in a 24-month period per tooth (dependents through age 14) on permanent molars with no prior restorations on the "O" surface. Not covered in addition to resin fillings.		
Topical fluoride	2 per calendar year (through age 18)		
Space maintainers	1 per arch per lifetime (through age 13)		
Basic Services			
Fillings	Repeat restorations of same surface payable once in 2 years		
Composite/resin restorations on second bicuspids and molars (white fillings)	Composite resin restorations will be covered on all teeth		
Simple Extractions	1 per lifetime per tooth		
Root Canal Therapy (Endodontics)	1 per lifetime per tooth		
Periodontal Maintenance	2 per calendar year. Periodontal maintenance is interchangeable with, but not in addition to, routine cleanings	100%	
Scaling and Root Planing	1 per 2 years per quadrant.		
Periodontal surgeries (gingivectomy, osseous surgery, flap surgery and grafts, etc.)	1 per 3 years per quadrant. Note, frequencies vary by procedure code.		
Oral Surgery	Frequencies vary by procedure code. If performed within 6 months of a major restoration or endodontic procedure no further benefits provided for the extraction.		
General Anesthesia or IV sedation	Payable with covered oral surgery		

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Major Services	Frequency	Coverage* PPO / Premier / Out-of-Network	
Single Crowns	Replacement 1 in 5 years against itself or any other major services on the same tooth.		
Stainless Steel Crowns	Replacement 1 in 2 years		
Crown inlay, onlay and veneer repairs	No frequency limitations		
Crown recements	Payable 6 months after insertion then 1 in 12 months		
Post and Core	Replacement 1 in 5 years		
Inlays	Given alternate benefit of a composite filling		
Inlays/Onlays	If inlays are payable replacement 1 in 5 years; onlays are payable 1 in 5 years		
Implants	Once every 60 months per tooth for ages 16 and older	4.007	
Bridgework (abutment crowns and pontics)	1 per 5 years	60%	
Recements	Not billable when performed within 6 months of initial placement by the same dentist/dental office, but then payable 1 per 12 months		
Repairs	Not billable within 12 months of the initial placement, but then payable 2 per 3 years.		
Dentures (complete and partials)	1 placement per 5 years		
Adjustments	Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 2 in 12 months		
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Calendar Year Maximum (Per enrollee)	\$2,000 / \$1,500	
Waiting Period	None	
Orthodontics	No	t covered

Preventive & Diagnostic	Frequency	Coverage* PPO / Premier / Out-of-Network	
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Calendar Year Maximum (Per enrollee)	<b>ximum</b> (Per enrollee) \$5,000 / \$4,500	
Waiting Period	None	
Orthodontics	Not	covered

Preventive & Diagnostic	Frequency	Coverage* PPO / Premier / Out-of-Network
Oral Exams and Evaluations  Consultations - combined  with all other exams  Emergency exams - combined  with all other exams	2 per calendar year	
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### Plan Highlights

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Calendar Year Deductible Per person/per family (excluding P&D)	\$75 / \$225	
Calendar Year Maximum (Per enrollee)	\$1,500 / \$1,000	
Waiting Period	None	
Orthodontics Not covere		t covered

Preventive & Diagnostic	Frequency	Coverage* PPO / Premier / Out-of-Network
Oral Exams and Evaluations  Consultations - combined  with all other exams  Emergency exams - combined  with all other exams	2 per calendar year	
Cleanings/Prophylaxis	2 per calendar year	
Bitewing X-rays	2 per calendar year (through age 18) 1 per calendar year (age 19 and older)	100%
Full mouth X-rays or panoramic film	1 per 5 years	100%
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