

# DENTAL INSURANCE



In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings, and x-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body – including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

For a complete list of your in-network and out-of-network benefits, please refer to your Dental Insurance Summary Plan Description, provided by Human Resources.

DENTAL COVERAGE HIGHLIGHTS	PPO Plan
	In-Network & Out-of-Network
<b>Annual Deductible</b>	\$50 per Individual / \$150 per Family
<b>Calendar Year Benefit Maximum</b>	\$1,000
<b>Preventive Care</b> Oral exams, cleanings, fluoride, sealants, x-rays	100% Covered, No deductible
<b>Basic Services</b> Fillings, space maintainers, extractions, gen. anesthesia, periodontics Endontics, etc.	20% after deductible
<b>Major Services</b> Crowns, inlays, onlays, dentures, bridges, etc.	50% after deductible
<b>Orthodontia</b> (Children only to 19)	50%
<b>Orthodontia Lifetime Benefit Maximum</b>	\$1,000

\*Services received out of network will not be discounted and therefore your out-of-pocket costs will be higher. You may also be balance billed if your non-contracted dentist bills above the 90<sup>th</sup> percentile of usual & customary charges.

