Summary of Benefits

Refer to the "Schedule of Benefits" section on the following pages for details.			
Services Covered	Basic Plan Amount of Coverage	Enhanced Plan Amount of Coverage	
Calendar Year Maximum (excludes diagnostic casts, cephalometric film, photos, and orthodontics)	\$1,500	\$3,000	
Lifetime Orthodontic Maximum	\$1,500	\$3,000	
Lifetime Maximum	NA	NA	
Annual Deductible (applies to Class II and Class III services only)	\$50 per member	NA	
CLASS I—Preventive and Diagnostic Services Note: Members with certain high-risk medical conditions, such as diabetes, heart conditions, and high-risk pregnancies, may be eligible for additional prophylaxes (cleanings) or fluoride treatment			
Oral Examinations - Two in a calendar year			
 Prophylaxis (cleanings) - Two in a calendar year. Limit does not include periodontal treatment. 	Covered 100%	Covered 100%	
Full Mouth X-rays - Once every 2 years			
Bite-wing X-rays - Two in a calendar year			
Fluoride - Two in a calendar year, under age 19			
 Space Maintainers – under age 14 			
CLASS II—Basic Services	Covered 80% after deductible	Covered 80%	
 Restorative (fillings, including composites on posterior teeth) 			
General anesthesia			
Occlusal guards (TMJ appliances are excluded)			
• Extractions			
Oral surgery (extractions and dental surgery)			
Periodontics			
Endodontics (root canal therapy)			
Emergency palliative treatment			
Sealants			
under age 19, once per tooth per lifetime. Chewing surfaces for permanent first and second molars only. The surface must be free from decay and restorations.			

Services Covered	Basic Plan Amount of Coverage	Enhanced Plan Amount of Coverage
CLASS III—Major Services (no age limit for bridges, partial dentures, or full dentures)		
 Crowns, Inlays, and Onlays (includes porcelain crowns on molar teeth) 	Covered 50% after deductible	Covered 50%
Bridges, Partial Dentures, and Full Dentures		
 Implants once every 60 months per tooth 		
CLASS IV—Orthodontic Services (services, treatment, and procedures to correct malposed teeth, including braces)	Covered 50% up to the \$1500 maximum for dependent children under age 26	Covered 50% up to the \$3000 maximum for all covered members