

> Dental Insurance



	Options available Active PPO, Passive PPO, Indemnity	Best practice recommendation
Deductible options Individual/Family x2, x3	\$0 / \$25 / \$50 / \$75 / \$100 / \$150 / \$200 or \$100 Lifetime	\$25 / \$50 - Ind. \$50 / \$100 - x2 \$75 / \$150 - x3
Annual maximum options	\$500 / \$750 / \$1,000 / \$1,250 / \$1,500 / \$1,750 / \$2,000 / \$2,250 / \$2,500 / \$3,000	\$1,500
Out-of-network reimbursement	50% / 60% / 70% / 80% / 90% / MAC*	90%
Preventive – Type A Exams, cleanings, X-rays	80% / 90% / 100%	100%
Basic services – Type B Fillings, endodontics, periodontics	0% / 50% / 60% / 70% / 80% / 90% / 100%	80%
Major services – Type C Crowns, bridges, dentures	0% / 25% / 40% / 50% / 60% / 80%	50%
Orthodontic services	25% / 40% / 50%	50%
Orthodontic lifetime maximum	\$500 / \$750 / \$1,000 / \$1,250 / \$1,500 / \$1,750 / \$2,000 / \$2,250 / \$2,500 / \$3,000	\$1,000
Dependent age limitation	Dependents covered to age 21; full-time students covered to age 25 (or as mandated by the state)	
Plan options	<ul style="list-style-type: none"> PreventiveEdgeSM Benefit waiting periods 	<ul style="list-style-type: none"> Maximum rollover Late entrant waiting periods
Service options	<ul style="list-style-type: none"> Two additional routine cleanings for persons with diabetes, heart disease or currently pregnant Bruxism appliance Tooth whitening (bleaching) Posterior composite fillings Child/Adult orthodontics TMD coverage Endosteal implants Posterior porcelain 	
Flexibility to move specific services between types		
Type A or B	Cleanings, oral exams, fluoride, sealants, space maintainers, X-rays, brush biopsy/cancer screen, harmful habit appliance (if no orthodontic benefit)	
Type A, B or C	Emergency pain, periodontal maintenance	
Type B or C	Simple extractions, oral surgery, endodontics, periodontics, crowns/inlays/onlays, crown/inlay/onlay repairs, bridges, bridge repairs, dentures and denture repairs	

Dental plans are available for both employer-based and employee-paid voluntary benefits.

*MAC – Maximum Allowable Charge. This is equal to the In-Network contract amount.

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