

Marc L. Harris
Insurance Broker
NoCobra.com Dental & Health Insurance Services
Ca. License 0C45052



Dear Friend,

Thank you for showing an interest in the *California Dental Network* dental insurance product. It is truly the best product available in the state of California in our eyes, and if you are not 100% satisfied with the product, you can call and cancel your membership at anytime throughout the year.

There is no contract that you are "locked into." If you did pay the entire year in full, then you will receive your pro-rated premium back with NO QUESTIONS ASKED! To this day, we have not had to honor that particular scenario once, and we've been selling this plan for years.

If you have any detailed questions that I did not provide answers to, then feel free to contact the carrier at their toll free number (877) 4-DENTAL (877-433-6825).

To apply, just complete the following:

- 1. Sign and complete the application enclosed, monthly rates are on the application if you can't pay annually.
- 2. Attach a check for the premium (be sure to add the (1) time enrollment fee)

INDIVIDUAL: On the plan 595 for the ANNUAL rate, it is \$227.40 + \$10 for a total of...... \$237.40

COUPLE: On the plan 595 for the ANNUAL rate, it is \$347.40 + \$15 for a total of......\$362.40

FAMILY: On the plan 595 for the ANNUAL rate, it is \$479.40 + \$20 for a total of.....\$499.40

(Most clients just pay the year in advance to avoid the hassle of paying monthly...1 less bill!)

3. Make your check payable to California Dental Network and mail it to:

NoCobra.com, Inc.

27 Lazurite, Suite #100

Rancho Santa Margarita, CA 92688

ATTN: New Enrollments

4. IMPORTANT: Don't forget to select your primary dentist! Providers can be found at www.CalDental.net

A list of dentists w/ codes can be mailed upon request...if not enclosed, please call or e-mail!

**** AUTOWITHDRAWL **** If you choose "Monthly Checking," then also attach a "VOID" check. Be sure to complete the authorization form also. If paying monthly by credit card, you can fax in your application.

Thank you for your business,

Marc L. Starte

Marc L. Harris

27 Lazurite, Suite 100, Rancho Santa Margarita, CA 92688 Direct Line: (949) 713-7222 / Fax: (949) 713-7278 / Toll Free: **(866) NO-COBRA** e-mail: marc@NoCobra.com (662-6272)

www.NoCobra.com

INDIVIDUAL DENTAL **PLAN** 595

SUMMARY OF PLAN BENEFITS AND COPAYMENTS

For questions & information contact:

Marc L. Harris - License:0C45052

NoCobra.com, Inc. 27 Lazurite Suite #100 Rancho Santa Margarita, CA 92688

Phone: (949) 713-7222 Toll Free: (866) NO-COBRA

www.NoCobra.com

Fax 24 hrs/day: (949) 713-7278



AUTHORIZATION AGREEMENT FOR PREAUTHORIZED MONTHLY CHECKING ACCOUNT PAYMENTS

Company Name: California Dental Network, Inc.
Company ID Number: 3123/0001
I hereby authorize CALIFORNIA DENTAL NETWORK, INC., hereinafter called COMPANY, to initiate debit/credit entries to my account indicated below and the financial institution named below, hereinafter called FINANCIAL INSTITUTION, to debit/credit the same to such account.
Financial Institution:
Transit/ABA No
Account No
This authority is to remain in full force and effect untic COMPANY and FINANCIAL INSTITUTION have received written notification from me of its termination in such time and in such manner as to afford COMPANY and FINAN CIAL INSTITUTION a reasonable opportunity to act on it. understand that I may cancel this authorization by providing written notice to the COMPANY at least five business days prior to the payment due date. I further understand that canceling my authorization does not relieve me of the responsibility of paying my account in full.
Date
Name(s)
(Please print name(s) here and sign below)
AUTHORIZATION AGREEMENT FOR PREAUTHORIZED MONTHLY CREDIT CARD PAYMENTS (Until terminated or withdrawn in writing)
Credit Card Type: (Please check one) Am Ex MasterCard Visa Discover
Credit Card No
Expiration Date:
Name as it appears on Card:
(Please print name here and sign below)
Signature(s):
Return

j



Make checks payable to:



Mail application and check for first month's or annual premium and onetime enrollment fee to:

NoCobra.com, Inc. 27 Lazurite Ste. #100 Rancho Santa Margarita, CA 92688

Don't forget your dentist code! Visit www.caldental.net to select a dentist.

Monthly Monthly Annual
Checking or Coupons Payments

COIL CHILD		
\$18.95	\$20.95	\$227.40
\$28.95	\$30.95	\$347.40
\$39.95	\$41.95	\$479.40
\$10., Cou	ple \$15, Fai	mily \$20
	\$18.95 \$28.95 \$39.95 ime Non-rel	\$18.95\$20.95 \$28.95\$30.95 \$39.95\$41.95 ime Non-refundable en a \$10., Couple \$15, Fai

Please complete the reverse side of this application for automatic checking account deductions or credit card information.

Detach	and	Return
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ENROLLME	NT APPLIC	CATION	Please print or	type.	Agent	# 000	926
Social Security No.	Last Name	First	Initial	Birthday	Home Pho	ne	
				/ /	()		
Address		City		State	Zip		
Employer's Name				Work Telepho	one	 	
				()			
Dependents to be co	vered:						
Spouse:		/	/Child:			/	/
Child:	VI V-6/1984	/	/Child:			/	/
Last Name (if different)	First	Birthda	ay Last Name (if d	ifferent) I	First	Birt	hday
Plan 595 On	behalf of the above named i	ndividuals, I hereby a	pply for enrollment in CDN and	certify that the above info	rmation is true and co	rect.	

Dental Office #

On behalf of the above named individuals, I hereby apply for enrollment in CDN and certify that the above information is true and correct.

NOTICE: BY SIGNING THIS APPLICTION YOU ARE AGREEING TO HAVE ANY DISPUTE WITH THE PLAN, INCLUDING MEDICAL MALPRACTICE, DECIDED BY NEUTRALARBITRATION AND YOU ARE GIVING UPYOUR CONSTITUTIONAL RIGHT TO A JURY OR COURT TRIAL. SEE THE COMBINED EVIDENCE OF COVERAGE AND DISCLOSURE FORM FOR DETAILS.

Applicant's Signature

Date



THE NO PROBLEM PLAN!

- No Deductibles!
- No Claim Forms!
- No Annual Maximums!
- <u>No</u> Limitations on Most Pre-Existing Conditions!
- No Waiting Periods to See a Dentist!

SEE YOUR SAVINGS!

Compare your costs with California Dental Network's Individual PLAN 595 to average dental fees:

Sample	Avg.	With	Your
Treatment Plan	Fee*	Plan 595	<u>Savings</u>
Exams			
Cleanings	\$62.00.	.No Charge	\$62.00
Full Mouth X-Rays.	\$93.00.	.No Charge	\$93.00
Filling, 1 surface	\$104.00.	\$4.00	\$100.00
Root Canal, single	\$503.00.	\$80.00	\$423.00
Crown, PFM	<u>814.00</u> .	<u>\$156.00</u>	<u>\$658.00</u>
\$1	,631.00.	\$240.00\$	1,391.00

*2003 National Dental Advisory Service for 92805

CHOOSE FROM HUNDREDS OF DENTISTS!

Dental Network California offers comprehensive dental benefits through hundreds of independently owned operated dental offices conveniently located throughout California.

SPECIALTY COVERAGE!

Not all general dentists are capable of performing each of the services listed herein and, based upon the member's condition, certain procedures may not be within the scope of practice or ability of a general dentist. In such cases, the general dentist will refer the member to a dental specialist. The plan will cover 30% of the specialist's fees during the first year of enrollment and 50% thereafter, for up to \$1,000 in services per vear.

Summary of Individual PLAN 595 Benefits and Copayments

The following dental services are covered benefits for the specified copayment, only when provided by a participating California Dental Network general dentist, which may be found online at www.caldental.net

I. PREVENTIVE SERVICES

	Your
Office visit	
Oral examination	No Charge
Intraoral x-rays, complete series	No Charge
Bitewing x-rays, single film	No Charge
Panoramic x-ray	No Charge
Prophylaxis (cleaning)	No Charge
Topical fluoride (child)	No Charge
Oral hygiene instruction	No Charge

II. ROUTINE SERVICES

RESTORATIONS Amalgam, one surface	\$5.00 \$6.00
ORAL SURGERY Extraction, single tooth	\$30.00 \$40.00 \$50.00
ENDODONTICS Pulp cap, direct	\$12.00 \$12.00 \$80.00 \$100.00 \$140.00
PERIODONTICS Gingivectomy or gingivoplasty, 4 or more contiguous teeth, per quadrant	

III. MAJOR SERVICES

VOUD

	YOUR
CROWNS	COPAYMENT
Resin with metal*	\$156.00
Porcelain fused to high noble metal*	
(not for molars)	\$156.00
Porcelain fused to high noble metal*	
(for molars)	\$236.00
Full cast high noble metal*	
3/4 cast metallic*	\$142.00
Prefabricated stainless steel crown	\$17.00
Temporary sedative filling	\$5.00
DENTURES	
Complete upper or lower denture	
Upper or lower partial denture, resin base.	
Upper or lower partial denture, cast metal I	
with resin saddles	\$175.00
Adjust denture	
Repair broken complete denture base	\$15.00
Replace missing or broken teeth,	047.00
complete denture, each tooth	\$17.00
Reline complete or partial upper or lower	
_ denture, chairside	\$20.00
Reline complete or partial upper or lower	
denture, lab	\$42.00
Re-cement fixed partial denture	No Charge
* MEMBER IS RESPONSIBLE FOR COPAYMENT PLUS ACTUAL LAI	COST OF GOLD.

IV. ORTHODONTICS

STANDARD 24-MONTH CASE
Full-banded, upper and lower, to age 19\$1,695.00
Full-banded, upper and lower, adults\$1,695.00
Banded, upper or lower, children & adults\$1,000.00
Consultation\$40.00
Broken appointments without 24-hour notice\$40.00

V. COSMETIC BENEFITS

Tooth colored fillings, one surface, back tooth\$60.0	0
Bleaching, per arch\$125.0	0
Labial veneer (resin laminate), chairside\$150.0	0
Night guards, soft, includes lab fee\$175.0	0

The ratio of premium costs to health services paid, for plan contracts with individuals and groups of 25 or fewer members, during the preceding fiscal year was 0%.

WHO IS ELIGIBLE?

You may enroll your spouse and eligible dependents. Eligible dependents include unmarried children to age 19 and full-time students to age 23. A full-time student is defined as taking 12 or more units. Verification is required.

It's Easy to Enroll!

To enroll in California Dental Network's PLAN 595, just follow these easy steps:

- Select a dental office from our List of Participating Dentists.
- Complete the attached Enrollment Application indicating the number of the dental office you have selected in the box at the bottom left corner of the Application.
- Include a check, payable to California Dental Network, for your first month's premium and the one-time enrollment fee.
- 4. Mail the application and check to California Dental Network 1971 E. 4th Street, Suite 184, Santa Ana, CA 92705-3917. Your payment must be received by the 20th of the month for your coverage to begin on the f first day of the following month.

An Enrollment Application is a request for coverage, which, if approved by California Dental Network, becomes the enrollment form used to issue an identification card and Combined Evidence of Coverage and Disclosure Form. All benefits, limitations and exclusions are stated in full in the Combined Evidence of Coverage and Disclosure Form which is provided when coverage becomes effective. Members will have 30 days from receipt of the Combined Evidence of Coverage and Disclosure Form to cancel their enrollment and receive a full refund of their premiums if they have not utilized the Plan. You may obtain a copy of the Combined Evidence of Coverage and Disclosure Form from our Corporate Office before you enroll.

OUT-OF-AREA EMERGENCY CARE IS COVERED TOO!

If an emergency happens and you need care at a location that is more than 50 miles from your California Dental Network dental office, California Dental Network will reimburse you up to \$50 per year for out-of-area emergency treatment.

LIMITATIONS

- Prophylaxis (cleaning) is limited to once every six months.
- Fluoride treatment is covered once every 12 months for Members up to age 14.
- Bitewing x-rays are limited to one series of four films every 12 months.
- ◆ Full mouth x-rays are limited to once every 24 months.
- Sealants are covered for Members up to the age of 14 and are limited to permanent first and second molars.
- Periodontal treatments (subgingival curettage and root planing) are limited to one treatment per quadrant in any 12-month period.
- Fixed bridgework will be covered only when a partial cannot satisfactorily restore the case.
- Replacement of partial dentures is limited to once every five years.
- Full upper and/or lower dentures are not to exceed one each in any five-year period.
- Denture relines are limited to one per arch in any 12-month period.

EXCLUSIONS

- General anesthesia, analgesia (nitrous oxide), intravenous sedation, or the services of an anesthesiologist.
- Treatment of fractures or dislocations; congenital malformations; malignancies, cysts, or neoplasms; or Temporomandibular Joint Syndrome (TMJ).
- Extractions or x-rays for orthodontic purposes.
- Prescription drugs and over the counter drugs.
- Any services involving implants or experimental procedures.
- Any procedures performed for cosmetic, elective or aesthetic purposes.
- Any procedure to replace or stabilize tooth structure lost by attrition, abrasion, erosion or grinding.

Para recebir una copie de esta plan dental en espanol llame a California Dental Network gratis a numero (877) 433-6825.





1971 E. 4th Street, Suite 184, Santa Ana, CA 92705-3917
Phone (714) 479-0777 ♦ Toll-Free (877) 4-DENTAL ♦ Fax (714) 479-0779

<u>www.caldental.net</u>, e-mail <u>cdnmktg@pacbell.net</u>

COSMETIC BENEFITS RIDER

ADA CODE	PROCEDURE	MEMBER PAYS
Kiddie Bridge		
D1515	Space Maintainer – Fixed – Bilateral, Temporary	\$180.00
Tooth Colored Filling	s	
D2391	Resin-Based Composite - One Surface, Back Tooth	\$60.00
D2392	Resin-Based Composite - Two Surfaces, Back Tooth	\$80.00
D2393	Resin-Based Composite – Three Surfaces, Back Tooth	\$100.00
D2394	Resin-Based Composite – Four or More Surfaces, Back Tooth	\$120.00
Inlay/Onlay Restoration	ons	
	Inlay - Porcelain/Ceramic - One Surface	\$240.00
D2620	Inlay - Porcelain/Ceramic - Two Surfaces	\$350.00
D2630	Inlay - Porcelain/Ceramic - Three or More Surfaces	\$400.00
	Onlay - Porcelain/Ceramic - Two Surfaces	
D2643	Onlay - Porcelain/Ceramic - Three Surfaces	\$450.00
D2644	Onlay - Porcelain/Ceramic - Four or More Surfaces	\$475.00
D2650	Inlay - Resin-Based Composite - One Surface	\$200.00
D2651	Inlay – Resin-Based Composite – Two Surfaces	\$300.00
D2652	Inlay - Resin-Based Composite - Three or More Surfaces	\$325.00
D2662	Onlay – Resin-Based Composite – Two Surfaces	\$350.00
D2663	Onlay - Resin-Based Composite - Three Surfaces	\$375.00
D2664	Onlay – Resin-Based Composite – Four or More Surfaces	\$400.00
Other Restorative Sea	rvices	
	Prefabricated Resin Crown, When Placed As A Permanent Restoration	
D2960	Labial Veneer (Resin Laminate) - Chairside	\$150.00
	Labial Veneer (Resin Laminate) – Laboratory	
D2962	Labial Veneer (Porcelain Laminate) – Laboratory	\$400.00
D2999	Recement/Rebond Veneers, Ceramic Inlays/Onlays, Crowns, By Rep	ort\$100.00
Teeth Whitening		
D9972	Bleaching, Per Arch	\$125.00
Elective/Upgrade Pro	cedures (When Crowns or Bridges Are Not the Covered Benefit)	
D2710 - D2752	Porcelain Fused to Metal* Crown on Molars	\$395.00
D6210 - D6212	Cast Metal* Pontic	\$325.00
D6240 - D6242	Porcelain Fused to Metal* Pontic, False Tooth, When Performed As	
	Upgrade to Removable Prosthesis	\$350.00
D6720 - D6752	Porcelain Fused to Metal* Abutment Crown, When Performed As	
	Upgrade To Removable Prosthesis	\$395.00
	3/4 Cast Metal* Abutment Crown	
	Full Cast Metal* Abutment Crown	•
D9940	Night Guards, Soft, Includes Lab Fee	\$175.00

Except for bleaching, the above listed cosmetic services are treatment options that Members may elect as upgrades to other covered services that are dentally necessary at the time of treatment.

^{*} Plus actual dental laboratory fees, including the cost of precious metal.

CALIFORNIA DENTAL NETWORK, INC.
Principal Benefits & Coverage – PLAN 595

The following procedures are covered benefits only when provided by a participating General Dentist, and they are subject to Plan limitations, exclusions and guidelines.

ADA CODE	PROCEDURE	MEMBER PAYS	ADA CODE	PROCEDURE	MEMBER PAYS
DIAGNOSTIC, D010				ve Services # (continued)	
	ffice Visit, Includes Infection Control	No Charge		Temporary Sedative Filling	
Clinical Oral Evalua		No Chares		Core Build-Up, Including Any Pins	
D0120P0	eriodic Oral Examinationmited Oral Exam/Problem Focused	No Charge		Pin Retention Per Tooth In Addition to Restoration Cast Post & Core In Addition to Crown	
	omprehensive Exam			Each Additional Cast Post, Same Tooth	
	e-Evaluation, Limited, Problem Focused			Prefabricated Post & Core In Addition to Crown	
	omprehensive Periodontal Evaluation	\$15.00	D2957	Each Additional Prefabricated Post, Same Tooth	No Charge
Radiographs/Diagn			D2970	Temporary Crown (Fractured Tooth), When Not Part	
	traoral, Complete Series w/ Bitewings			Crown Preparation	\$20.00
	traoral, Periapical, First Filmtraoral, Periapical, Each Additional Film		ENDODONTICS	D2000 D2000	
	traoral, Occlusal Film		Pulp Capping	<u>, D3000-D3999</u>	
	itewings, Single Film			Direct (Excluding Final Restoration)	\$5.00
	itewings, Two Films			Indirect (Excluding Final Restoration)	
	itewings, Four Films		Pulpotomy	· · · · · · · · · · · · · · · · · · ·	
	anoramic Film			Therapeutic Pulpotomy (Excluding Final Restoration)	\$12.00
	ral/Facial Images, Includes Intra & Extraoral Images,		D3221	Pulpal Debridement, Primary & Permanent, When	0.45.00
Tests And Laborato	on-Orthodontic	No Charge	Endadantia The	Endodontic Treatment Not Completed Same Day erapy (Including Treatment Plan, Clinical Procedures	
D0460 Pi	ulp Vitality Tests	No Charge	And Follow-Up		•
D0470 Di	iagnostic Casts, Non-Orthodontic	\$10.00		Anterior (Excluding Final Restoration)	\$80.00
	,			Bicuspid (Excluding Final Restoration)	
PREVENTIVE, D100				Molar (Excluding Final Restoration)	\$140.00
	, Coronal Scaling & Polish		D3332	Incomplete Endodontic Therapy, Inoperable or	
	rophylaxis, Adult			Fractured Tooth	\$25.00
	rophylaxis, Childeatment (Office Procedure)	No Charge	Endodontic Ret	Anterior	¢190.00
	opical Application of Fluoride, Child, With Prophylaxis	No Charge		Bicuspid	
D1203To	opical Application of Fluoride, Child, Without Prophyli	axisNo Charge		Molar	
Other Preventive Sc		· ·	Apicoectomy/P	eriradicular Services	
	utritional Counseling for Control of Dental Disease		D3410	Surgery, Anterior	\$60.00
	obacco Counseling for the Control & Prevention of O		D3421	Surgery, Bicuspid (First Root)	\$60.00
	isease		D3425	Surgery, Molar (First Root)	\$60.00
	ral Hygiene Instructioneal Hygiene Instructionealant, Per Tooth, Under Age 14 Only			Surgery, Each Additional Root	
	e (Passive Appliances)		Other Endodon	Retrograde Filling, Per Root	\$40.00
	ixed Unilateral	\$45.00		Canal Preparation & Fitting of Pre-Formed Dowel or I	Post No Charge
	ixed Bilateral				
	emovable Unilateral		PERIODONTICS		
	emovable Bilateral			es (Including Usual Post-Operative Care)	
D1550 Ri	ecementation of Space Maintainer	\$10.00	D4210	Gingivectomy or Gingivoplasty, Four or More	-d+
RESTORATIVE, D20	NNN-D2999		D/211	Contiguous Teeth or Bounded Teeth Spaces Per Qua Gingivectomy or Gingivoplasty, One to Three Teeth	adrant \$100.00
	ions (Including Polishing)		D4211	Per Quadrant	\$90.00
	ne Surface, Primary or Permanent	\$4.00	D4240	Gingival Flap Procedure, Including Root Planing, Fou	
	wo Surfaces, Primary or Permanent			Contiguous Teeth or Bounded Teeth Spaces Per Qua	
	hree Surfaces, Primary or Permanent		D4241	Gingival Flap Procedure, Including Root Planing, One	e to
	our or More Surfaces, Primary or Permanent	\$8.00		Three Teeth, Per Quadrant	
Resin-Based Comp	ne Surface, Anterior	¢14.00	D4260	Osseous Surgery (Including Flap Entry and Closure),	
	wo Surfaces, Anterior			Four or More Contiguous Teeth or Bounded Teeth Sp Per Quadrant	
	hree Surfaces Anterior		D4261	Osseous Surgery (Including Flap Entry and Closure)	
	our or More Surfaces, or Involving Incisal Angle, Ante		D-1201	One to Three Teeth Per Quadrant	
	esin-Based Composite Crown, Anterior	\$18.00	D4263	Bone Replacement Graft, First Site In Quadrant	
	esin-Based Composite, One Surface, Posterior,			Bone Replacement Graft, Each Additional Site In Qua	adrant \$100.00
	overed for Facial surfaces of Bicuspids Only,	A 40.00	Non-Surgical Po	eriodontal Service	
	/hen Caries or Failing Restoration Exists	\$18.00	D4341	Periodontal Scaling and Root Planing, Four or More	-d+
Inlay/Onlay Restora	lay, Metallic, One Surface	\$70.00	D4343	Contiguous Teeth or Bounded Teeth Spaces Per Qua Periodontal Scaling and Root Planing, One to Three	
	lay, Metallic, Two Surfaces		D4342	Per Quadrant	
	lay, Metallic, Three or More Surfaces		D4355	Full Mouth Debridement to Enable Comprehensive E	
D2542O	nlay, Metallic, Two Surfaces	\$120.00		& Diagnosis, Separate Visit from Prophylaxis	
	nlay, Metallic, Three Surfaces		Other Periodon		
	nlay, Mettalic, Four or More Surfaces	\$120.00	D4910	Periodontal Maintenance Procedures (Following	
Crowns, Single Res		¢105.00	D.1000	Active Therapy), With Prophylaxis	\$15.00
	esin, Laboratoryesin with High Noble Metal		D4920	Unscheduled Dressing Change, By Someone Other Than Treating Dentist	No Chargo
	esin with Predominantly Base Metal			Than Treating Dentist	No Charge
	esin with Noble Metal		PROSTHODON"	TICS (Removable), D5000-D5899	
	orcelain Fused to High Noble Metal			ures, (Including Routine Post-Delivery Care)	
	orcelain Fused to Predominantly Base Metal		D5110	Maxillary	
	orcelain Fused to Noble Metal			Mandibular	
	orcelain Fused to Any Metal For Molars			Immediate, Maxillary	
	4 Cast High Noble Metal4 Cast Predominantly Base Metal			Immediate, Mandibulars, (Including Routine Post-Delivery Care)	\$160.00
	4 Cast Noble Metal			s, (Including Routine Post-Delivery Care)Maxillary, Resin Base (Including any Conventional Cl	asns
	ull Cast High Noble Metal			Rests & Teeth)	
D2791Fu	ull Cast Predominantly Base Metal	\$142.00	D5212	Mandibular, Resin Base (Including any Conventional	
D2792 Ft	ull Cast Noble Metal			Rests & Teeth)	
Other Restorative S		***	D5213	Maxillary, Cast Metal Framework with Resin Denture	
	ecement Inlay, Metallic Only		D=0.1.1	(Including any Conventional Clasps, Rests & Teeth) .	
	ecement Crownrefabricated Stainless Steel Crown, Primary		D5214	Mandibular, Cast Metal Framework with Resin Dentu	
	rerabricated Stainless Steel Crown, Primaryrefabricated Stainless Steel Crown, Permanent, Whe		Adiustments to	(Including any Conventional Clasps, Rests & Teeth).	\$175.00
	uggested by Dentist		Adjustments to D5410	Adjust Complete Denture, Maxillary	No Charge
0.		÷	D3410		

CALIFORNIA DENTAL NETWORK, INC.

Principal Benefits & Coverage – PLAN 595

The following procedures are covered benefits only when provided by a participating General Dentist, and they are subject to Plan limitations, exclusions and guidelines.

ADA CODE	PROCEDURE	MEMBER PAYS	ADA CODE	PROCEDURE	MEMBER PAYS
Adjustments to Denture	es (continued)		Other Fixed Partial Der	nture (Bridge) Services (continued)	
	Complete Denture, Mandibular			bricated Post & Core In Addition to Fixed Partia	
	Partial Denture, Maxillary			ıre Retainer	
	Partial Denture, Mandibular	No Charge		Build-Up for Retainer, Including Any Pins	
Repairs to Complete De		¢1E 00		g, Metal	
	Broken Complete Basee De Missing or Broken Teeth (Each Tooth)		D6980Fixed	Partial Denture Repair, By Report	\$50.00
Repairs to Partial Dentu		φ17.00	ORAL AND MAXILLOF	ACIAL SURGERY, D7000-D7999	
	Resin Denture Base	\$15.00		ocal Anesthesia, Suturing, If Needed, & Ro	utine Post-
	Cast Framework		Operative Care)		
	or Replace Broken Clasp			nal Remnants, Deciduous Tooth	
	ce Broken Teeth, Per Tooth			ction, Erupted Tooth or Exposed Root (Elevation	
	ooth to Existing Partial			ps Removal)	
	lasp to Existing Partial			ncludes Local Anesthesia, Suturing, If Need	ed, &
	ce All Teeth & Acrylic on Cast Metal Framewor		Routine Post-Operative	cal Removal of Erupted Tooth (Requiring Eleva	ation of
	ce All Teeth & acrylic on Cast Metal Frameworl		Muco	periosteal Flap and Removal of Bone and/or Se	ection
	bular			oth)	
Denture Reline Procedu				val of Impacted Tooth, Soft Tissue	
	ete Maxillary Denture (Chairside)	\$20.00	D7230 Remo	val of Impacted Tooth, Partially Bony	\$50.00
	ete Mandibular Denture (Chairside)			val of Impacted Tooth, Completely Bony	\$75.00
	Maxillary Denture (Chairside)			val of Impacted Tooth, Completely Bony,	
	Mandibular Denture (Chairside)			Jnusual Surgical Complications	\$75.00
D5750 Compl	ete Maxillary Denture (Laboratory)	\$42.00		cal Removal of Residual Tooth Roots	#00.00
	ete Mandibular Denture (Laboratory)			ng Procedure) Preparation of Ridge for Dentures	\$30.00
	Maxillary Denture (Laboratory)			njunction with Extractions, Per Quadrant	\$70.00
Interim Prosthesis (See	Mandibular Denture (Laboratory)	\$42.00		Conjunction with Extractions, Per Quadrant	
	Partial Denture (Maxillary)	\$90.00	Surgical Incision	. conjunction man Extraoriono, i or Quadrani iii	
	Partial Denture (Manidublar)		D7510Incisio	on and Drainage of Abscess, Intraoral Soft Tiss	
PROSTHODONTICS, FIX	(ED, D6200-D6999			00-D8999 (Only When Provided By Participa	ting Orthodontist)
Fixed Partial Denture (B			Limited Orthodontic Tr		
	, Cast High Noble Metal			itional Dentition	
	, Cast Predominantly Base Metal			scent Dentition Dentition	
	, Cast Noble Metal , Porcelain Fused to High Noble Metal		Comprehensive Orthod		φ1,000.00
	, Porcelain Fused to Figh Noble Metal , Porcelain Fused to Predominantly Base Meta			itional Dentition	\$1 695 00
	, Porcelain Fused to Fredominantly Base Weta , Porcelain Fused to Noble Metal		D8080 Adole	scent Dentition	\$1.695.00
	, Porcelain Fused to Any Metal For Molars		D8090 Adult	Dentition	\$1,695.00
	Resin with High Noble Metal		Other Orthodontic Ser	vices	
	, Resin with Predominantly Base Metal			orthodontic Treatment Visit	
	, Resin with Noble Metal	\$156.00		dic Orthodontic Treatment Visit (As Part of Con	
	Bridge) Retainers - Inlays/Onlays #			dontic retention (Removal of Appliances, Cons	
	Cast High Noble Metal, Two Surfaces		and F	lacement of Retainer(s)), Per Arch	\$150.00
	Cast High Noble Metal, Three or More Surface		Broke	n Specialist Appointments, Without 24-Hour No	otice \$40.00
D6605 Inlay, 0	Cast Predominantly Base Metal, Two Surfaces Cast Predominantly Base Metal, Three or More)		ostic records (x-rays, models, tracings, etc.) ar	
	es Cast Noble Metal, Two Surfaces			re generally required for all types of orthodontic	
	Cast Noble Metal, Three or More Surfaces				
	Cast High Noble Metal, Two Surfaces			ances (head gear, maxillary expansion, etc.) ma	
D6611 Onlay,	Cast High Noble Metal, Three or More Surface	es \$120.00	be red	quired in addition to full banding. When needed	J UCR*
	Cast Predominantly Base Metal, Two Surface		Orthodontists may shar	ge Members additional fees for costs of cas	oc over 24 months
	Cast Predominantly Base Metal, Three or Mor			in UCR fees for the needed treatment period	
	es		for a 24-month treatmen		3 1033 1110 0011 1003
	Cast Noble Metal, Two Surfaces				
	Cast Noble Metal, Three or More Surfaces	\$120.00	ADJUNCTIVE GENERA	L SERVICES, D9000-D9999	
	Bridge) Retainers - Crowns # , Resin with High Noble Metal	\$156.00		tive (Emergency) Treatment of Dental Pain,	
	, Resin with Predominantly Base Metal			Procedure	
	, Resin with Noble Metal			Anesthesia, Not In Conjunction With Operative	
	, Porcelain Fused to High Noble Metal			cal ProceduresAnesthesia	
	, Porcelain Fused to Predominantly Base Meta			ultation (Diagnostic Service Provided by Dentis	
	, Porcelain Fused to Noble Metal			Practitioner Providing Treatment) Contact Pla	
	, Porcelain Fused to Any Metal For Molars			Visit for Observation (During Regularly Sched	
	, ¾ Cast High Noble Metal			s), No Other Services Performed	
	, 3/ Cast Neblo Motel		D9440 Office	Visit, After Regularly Scheduled Hours	\$10.00
	, ¾ Cast Noble Metal , Full Cast High Noble Metal			Presentation, Detailed & Extensive Treatment	
	, Full Cast Figh Noble Metal, Full Cast Predominantly Base Metal			ing	
	, Full Cast Predominantly base Metal , Full Cast Noble Metal			ment of Complication (Post-Surgical), Unusual	
Other Fixed Partial Deni		ψ1-τ2.00		mstances, By Report	
	nent Fixed Partial Denture	No Charge		sal Adjustment, Limited	
D6970 Cast P	ost & Core In Addition to Fixed Partial			n Appointments, Without 24-Hour Notice	
	e Retainer			st's or specialist's Usual, Customary & Reastle for the payment shown plus the actual lal	
D6971 Cast P	ost As Part of Fixed Partial Denture Retainer	\$65.00	13 163h011310	uno paymont onomi pius the actual lai	. Jook of gold.

SPECIALTY REFERRALS

Not all general dentists are capable of performing each of the services listed herein and, based upon the Member's condition, certain procedures may not be within the scope of practice or ability of a general dentist. In such cases, the general dentist will refer the Member to a California Dental Network participating dental specialist, who will give the Member a 30% discount from their regular fees during the first year of enrollment, and a 50% discount thereafter, for up to \$1,000 in services per year.