

Enhanced Dental PPO 50/1250

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE *EVIDENCE OF COVERAGE* SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

	In-Network Coverage	Out-of-Network Coverage
Calendar Year Deductible	\$50 per Member/\$150 per family	\$150 per Member/\$450 per family
Deductible applies to	Basic & major services only	All services
Calendar Year maximum per Member	\$1,250	

Covered Services	Member Coinsurance Amounts	
	In-Network Coverage	Out-of-Network Coverage
Diagnostic and Preventive Services – cleanings, exams, x-rays, caries risk management (CAMBRA) ¹	No charge	20%
Basic Restorative Services ² – minor restorations, oral surgery	20%	40%
Major Restorative ² – bridges, crowns, dentures, Endodontics, implants, Periodontics	50%	50%

¹ Caries Risk Management - CAMBRA (Caries Management by Risk Assessment) is an evaluation of a child's risk level for caries (decay). Children assessed as having a "high risk" for caries (decay) will be allowed up to 4 fluoride varnish treatments during the calendar year along with their biannual cleanings; "medium risk" children will be allowed up to 3 fluoride varnish treatments in addition to their biannual cleanings; and "low risk" children will be allowed up to 2 fluoride varnish treatments in addition to biannual cleanings. When requesting additional fluoride varnish treatments, the provider must provide a copy of the completed American Dental Association (ADA) CAMBRA form (available on the ADA website).

² Waiting Periods

- No waiting periods for cleanings, exams and x-rays
- 6-month waiting period for basic services
- 12-month waiting period for major services