

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 and 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	No charge	20%
Basic Restorative Services ¹ – minor restorations, oral surgery	20%	40%
Major Restorative Services ¹ – bridges, crowns, dentures, endodontics, implants, periodontics	50%	50%

Please Note: Benefits are subject to modification for subsequently enacted state or federal legislation.

* Pending regulatory approval.

¹ Waiting Periods

- No waiting periods for cleanings, exams and X-Rays
- Six-month waiting period for basic services
- 12-month waiting period for major services