

Eligibility:

- Full time employees working 20+ hours per week, part-time working 49%
- Spouse and Children (up to age 26) (Marital status does not affect child coverage)
- Claims must be submitted within 90 days of service
- 2 cleanings per year
- Please find in-network providers in the Employee Navigator benefits portal

	High Plan (Comprehensive)	Low Plan (Preventative)
Preventive (Type 1)	100%	100%
Basic (Type 2)	80%	80%
Major (Type 3)	50%	50%
Deductible (Only Type 2 & 3)	\$75/ per person per calendar year	\$75/ per person per calendar year
Max (per person)	\$2,000/ Calendar Year	\$1,250/ Calendar Year
	Orthodontia	
Coinsurance	50% (Child(ren) under 19 Only Coverage)	50% (Child(ren) under 19 Only Coverage)
Lifetime Maximum (per person)	\$1,500	\$1,000

The above summary assumes in-network provider

Child-only Ortho to age 19: This option does not require the child to be banded by their 17th birthday, however, ***all benefits still end on their 19th birthday***. The payout is different with this option in that 25% of the total eligible benefit is paid up front. The remaining 75% will be paid on the usual schedule until their 19th birthday at which time benefits cease.

Confirm Provider

Confirm the dentist's network status every time you schedule an appointment, as participation can change as your dentist can change participation throughout the year.

Dental

Dental Plan Summary	High	Low
Type 1 preventative	- Routine exam (2 per benefit year) - Bitewing x-ray (1 per benefit year) - Cleaning (2 per benefit year) - Fluoride for children under 17 (1 per benefit year) - Sealants 15 and under - Full Mouth/Panoramic X-rays (1 in 5 years)	- Routine exam (2 per benefit year) - Bitewing x-ray (1 per benefit year) - Cleaning (2 per benefit year) - Fluoride for children under 17 (1 per benefit year) - Sealants 15 and under - Full Mouth/Panoramic X-rays (1 in 5 years)
Type 2 Basic	- Periapical X-rays - Fillings for Cavities - Restorative Composites - Denture Repair - Simple Extractions - Anesthesia	- Periapical X-rays - Fillings for Cavities - Restorative Composites - Denture Repair - Simple Extractions - Anesthesia
Type 3 Major	- Onlays - Crowns (1 in 5 years per tooth) - Crown Repair - Endodontics (nonsurgical/surgical) - Periodontics (nonsurgical/surgical) - Prosthodontics (fixed bridge and removable complete/partial dentures, 1 in 5 years) - Complex Extractions	- Onlays - Crowns (1 in 5 years per tooth) - Crown Repair - Endodontics (nonsurgical/surgical) - Periodontics (nonsurgical/surgical) - Prosthodontics (fixed bridge and removable complete/partial dentures, 1 in 5 years) - Complex Extractions
Orthodontia Per Person	50% Child only with \$1,500 Lifetime Maximum	50% Child only with \$1,000 Lifetime Maximum

	High	Low
Employee	\$48.07	\$41.31
Emp + 1	\$101.58	\$86.50
Family	\$148.20	\$123.20

