

Eligibility:

- Full time employees working 20+ hours per week
- 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 and you must confirm with your provider at each visit as providers can move in and out of network at will

Dental Plan	Comprehensive High Plan	Preventive Low Plan
Coinsurance		
Preventive - Type 1/A	100%	100%
Basic - Type 2/B	80%	60%
Major - Type 3/C	50%	0% (Benefits N/A)
Calendar Year Deductible	\$50/Ind—\$150/Family Deductible Waived for Type 1 Preventative	\$50/Ind—\$150/Family Deductible Waived for Type 1 Preventative
Annual Maximum	\$1,750 per Calendar Year	\$1,500 per Calendar Year
Orthodontia	50% (Child(ren) Only Under 19) with \$1,000 Lifetime Maximum*	N/A—Benefits Not Available

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.

Waiting Periods for Late Entrants (those who do not elect as a New Hire)

Preventive Services — No waiting periods
Basic Restorative Services (Fillings)—6 month waiting period
Basic—All other Services—12 month waiting period
Major & Orthodontial Services—24 month waiting period