

# **PPO Plus Premier™ A**

10-50 Enrolled Employees Benefit Summary

## **Plan Highlights**

|  | PPO™        | Premier® and<br>Out-of-Network |
|--|-------------|--------------------------------|
| Calendar Year Deductible Per person/per family (excluding Preventive and Diagnostic) |             |                                |
| Calendar Year Maximum (Per enrollee)   |             | ,                              |
| Waiting Period   | None        |                                |
| Orthodontics   | Not covered |                                |

#### **Benefits**

| Preventive & Diagnostic  | Frequency  | Coverage* PPO / Premier / Out-of-Network |
|--|--|--|
| Oral Exams and Evaluations  Consultations - combined with all other exams  Emergency exams - combined with all other exams | 2 per calendar year  |  |
| Cleanings/Prophylaxis  | 2 per calendar year  |  |
| Bitewing X-rays  | 2 per calendar year (through age 18)<br>1 per calendar year (age 19 and older)   |  |
| Full mouth X-rays or panoramic film  | 1 per 5 years  |  |
| Sealants   | 1 per lifetime per tooth (dependents through age 14) on permanent molars with no prior restorations on the "O" surface. Not covered in addition to resin fillings. |  |
| Topical fluoride   | 2 per calendar year (through age 18)   |  |
| Space maintainers  | 1 per arch per lifetime (through age 13)   |  |
| Basic Services   |  |  |
| Fillings   | Repeat restorations of same surface payable once in 2 years  |  |
| Composite/resin restorations on second bicuspids and molars (white fillings)   | Composite resin restorations will be covered on all teeth  |  |
| Simple Extractions   | 1 per lifetime per tooth   |  |
| Root Canal Therapy<br>(Endodontics)  | 1 per lifetime per tooth   |  |
| Periodontal Maintenance  | 2 per calendar year. Periodontal maintenance is interchangeable with, but not in addition to, routine cleanings  |  |
| Scaling and Root Planing   | 1 per 2 years per quadrant.  |  |
| Periodontal surgeries<br>(gingivectomy, osseous<br>surgery, flap surgery and<br>grafts, etc.)                              | 1 per 3 years per quadrant. Note, frequencies vary by procedure code.  |  |
| Oral Surgery   | Frequencies vary by procedure code. If performed within 6 months of a major restoration or endodontic procedure no further benefits provided for the extraction.   |  |
| General Anesthesia or IV sedation  | Payable with covered oral surgery  |  |

<sup>\*</sup>Members will be subject to balance billing for covered services. PPO Dentist: Coverage percent is based on the PPO Schedule of Fees. Premier: Coverage percent is based on the Participating Dentist Maximum Approved Charge (PMAC). Non-participating: Coverage percent is based on the Non-Participating Dentist Maximum Approved Charge (NMAC).

## Benefits, continued

| Major Services                           | Frequency   | Coverage* PPO / Premier / Out-of-Network |
|--|---|--|
| Single Crowns                            | Replacement 1 in 5 years against itself or any other major services on the same tooth.  |  |
| Stainless Steel Crowns                   | Replacement 1 in 2 years  |  |
| Crown inlay, onlay and veneer repairs    | No frequency limitations  |  |
| Crown recements                          | Payable 6 months after insertion then 1 in 12 months  |  |
| Post and Core                            | Replacement 1 in 5 years  |  |
| Inlays                                   | Given alternate benefit of a composite at the restorative copay   |  |
| Inlays/Onlays                            | If inlays are payable replacement 1 in 5 years; onlays are payable 1 in 5 years   |  |
| Implants                                 | Once every 60 months per tooth for ages 16 and older  |  |
| Bridgework (abutment crowns and pontics) | 1 per 5 years   |  |
| Recements                                | Not billable when performed within 6 months of initial placement by the same dentist/dental office, but then payable 1 per 12 months    |  |
| Repairs                                  | Not billable within 12 months of the initial placement, but then payable 2 per 3 years.   |  |
| Dentures (complete and partials)         | 1 initial placement per 5 years   |  |
| Adjustments                              | Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 2 in 12 months |  |
| Repairs, relines and rebases             | Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 1 in 6 months  |  |

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| Topical fluoride   | 2 per calendar year (through age 18)   |  |
| Space maintainers  | 1 per arch per lifetime (through age 13)   |  |
| Basic Services   |  |  |
| Fillings   | Repeat restorations of same surface payable once in 2 years  |  |
| Composite/resin restorations on second bicuspids and molars (white fillings)   | Composite resin restorations will be covered on all teeth  |  |
| Simple Extractions   | 1 per lifetime per tooth   |  |
| Root Canal Therapy<br>(Endodontics)  | 1 per lifetime per tooth   |  |
| Periodontal Maintenance  | 2 per calendar year. Periodontal maintenance is interchangeable with, but not in addition to, routine cleanings  |  |
| Scaling and Root Planing   | 1 per 2 years per quadrant.  |  |
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| Crown recements                          | Payable 6 months after insertion then 1 in 12 months  |  |
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| Inlays                                   | Given alternate benefit of a composite at the restorative copay   |  |
| Inlays/Onlays                            | If inlays are payable replacement 1 in 5 years; onlays are payable 1 in 5 years   |  |
| Implants                                 | Once every 60 months per tooth for ages 16 and older  |  |
| Bridgework (abutment crowns and pontics) | 1 per 5 years   |  |
| Recements                                | Not billable when performed within 6 months of initial placement by the same dentist/dental office, but then payable 1 per 12 months    |  |
| Repairs                                  | Not billable within 12 months of the initial placement, but then payable 2 per 3 years.   |  |
| Dentures (complete and partials)         | 1 initial placement per 5 years   |  |
| Adjustments                              | Not billable when performed within 6 months of the initial placement by the same dentist/dental office, but then payable 2 in 12 months |  |
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