

PLAN NAME		Incentive PPO - Primary Plan	
DENTAL SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
INDIVIDUAL ANNUAL DEDUCTIBLE	\$50	\$100	
FAMILY ANNUAL DEDUCTIBLE	\$150	\$300	
CALENDAR YEAR MAXIMUM (per person)	\$1,000	\$1,000	
DIAGNOSTIC SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
Periodic Oral Evaluation	100%	100%	
Radiographs	100%	100%	
Lab and Other Diagnostic Tests	100%	100%	
Deductible does not apply to diagnostic services			
PREVENTIVE SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
Dental Prophylaxis (Cleaning)	100%	100%	
Fluoride Treatment	100%	100%	
Sealants	100%	100%	
Space Maintainers	100%	100%	
Deductible does not apply to preventive services			
BASIC SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
Restorations (Amalgams or Composite)	80%	55%	
Emergency Treatment/General Services	80%	55%	
Simple Extractions	80%	55%	
Oral Surgery (incl. surgical extractions)	80%	55%	
Periodontics	80%	55%	
Endodontics	80%	55%	
Deductible applies to basic services			
MAJOR SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
Inlays/Onlays/Crowns	50%	25%	
Dentures and Removable Prosthetics	50%	25%	
Fixed Partial Dentures (Bridges)	50%	25%	
Implants	50%	25%	
Deductible applies to major services			
ORTHODONTIC SERVICES	IN NETWORK BENEFITS	OUT OF NETWORK BENEFITS	
Orthodontia	50%	50%	
Lifetime Maximum	\$1,000	\$1,000	
Orthodontia Eligibility	Child Only (Up to Age 19)		
Deductible does not apply to orthodontic services			
EMPLOYEE COST PER PAY PERIOD (26 PERIODS)			
Employee	\$5.59		
Employee/Spouse	\$16.76		
Employee/Child(ren)	\$22.37		
Family	\$36.01		

Note: This is a general summary of benefits. Please consult the certificate of coverage for complete details of the plan. If there is a discrepancy between this summary and the actual certificate will prevail.