

DENTAL INSURANCE

Provider: YOUR CARRIER

Eligibility: All full-time and part-time employees, their spouses, and/or children to age 26 are eligible for coverage.

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

The following chart outlines the dental plan benefits.

DENTAL	2021 Plan
Base Plan	
Effective Date	1/1/2021
Plan Name	PPO 100/80/50IN 80/50/50OUT ORTHO 1.5K U&C +
Annual Maximum	\$1,500
In Network	
Deductible: Individual	\$50
Deductible: Family	\$150
Preventative	100%
Basic	80%
Major	50%
Major Waiting Period	No waiting periods will apply for initial or timely add-ons
Endodontics & Periodontics	Basic
Ortho Coinsurance	50%
Ortho Waiting Period	None
Ortho Lifetime Max	\$1,500 Child & Adult
Rollover Benefit	30% coins
Rollover Amount	N/A
Rollover Account Limit	N/A
Out of Network	
Out of Network Reimbursement	90% U&C