

Plan Design For: Systemtec
 Plan Option: Voluntary Open Access Plan - Option 1
 Endodontics, Periodontics and Oral Surgery in Basic Class II
 Effective Date: July 1, 2021

Signature

Date

The following Benefit Summary is only a brief, non-legal outline of the benefits offered.

Benefits Highlights		
	In-Network*	Out-of-Network**
Class I - Preventive	100%	100%
Class II - Basic	100%	80%
Class III – Major ***	60%	50%
Class IV – Orthodontia ***	50%	50%
Deductible (Only applies to Out-of-Network Basic and Major Services)		
Single	Does Not Apply	\$50
Family	Does Not Apply	\$150
Annual Maximum	\$1,000 per member per benefit year	
Orthodontia Lifetime Maximum	\$1,000 per dependent per lifetime	

* The Participating Dental Agreement (PDA) Fee is a negotiated arrangement with network providers.

** Out-of-network reimbursement is based on the 90th percentile of charges of usual and customary rates.

*** When the employer contribution is less than 50% of the employee premium, there is a 12 month waiting period on major and orthodontia services for members who did not have prior dental coverage with the employer

Services Covered	
Class I - Preventive Services (No Waiting Period)	
<ul style="list-style-type: none"> Exams and Cleanings (2 / benefit year) Full Mouth X-Ray (1 / every 3 benefit years) Bitewing X-Rays (1 / benefit year) Space Maintainers for dependents under age 19 	<ul style="list-style-type: none"> Emergency Treatment for Pain Fluoride for dependents under age 19 (2 / benefit year) Sealants for dependents age 6 through 15 (1 / lifetime / tooth) Pulp Vitality Test and Diagnostic Casts
<i>In-Network Preventive Services do not apply to the Annual Maximum</i>	
Class II – Basic Services	
<ul style="list-style-type: none"> Fillings <ul style="list-style-type: none"> Anterior Fillings - tooth-colored synthetic materials Posterior Fillings - amalgam material Periodontal Cleanings Pulp Capping Root Canal Therapy (1 / lifetime / tooth) General Anesthesia Simple Extractions Oral Surgery 	<ul style="list-style-type: none"> Hemisection Apicoectomy Gingival Curettage Gingivectomy and Gingivoplasty Osseous Surgery Biopsies of Oral Tissue Repair of Removable Dentures
Class III – Major Services***	
<ul style="list-style-type: none"> Inlays (1 / 5 years) Crowns (1 / 5 years) Onlays (1 / 5 years) Removable Dentures - complete and partial Complete Dentures - relining or rebasing of removable dentures (1 / lifetime) 	<ul style="list-style-type: none"> Partial Dentures - relining or rebasing of removable dentures (1 / 3 years) Bridges – fixed and removable (1 / 5 years) Fixed Bridge Repair
Class IV – Orthodontia*** (Dependents Under age 19)	
<ul style="list-style-type: none"> Correction of Dysfunctional Malocclusion - including diagnosis, models and radiographs 	<ul style="list-style-type: none"> Active Treatment - including necessary appliances Retention following Active Treatment