



Benefits



summary

FOR GROUPS WITH BETWEEN 51 AND 100 ELIGIBLE EMPLOYEES

EMPIRE DENTAL PREMIUM CARE PPO

	Plan 1	Plan 2
In-Network	100% D&P, 80% Basic, 50% Major, 50% Ortho	100% D&P, 80% Basic, 50% Major, 50% Ortho
Out-of-Network	80% D&P, 60% Basic, 50% Major, 50% Ortho	100% D&P, 80% Basic, 50% Major, 50% Ortho
Deductible	\$25 Ind/\$75 Fam or \$50 Ind/\$150 Fam	\$25 Ind/\$75 Fam or \$50 Ind/\$150 Fam
OON Reimbursements	50th, 70th, 80th, or 90th percentile	
Annual Maximums	\$1,000 or \$1,500	
Lifetime Ortho Maximum	\$1,000	
Waiting Period	NONE	
Dependent Ages	same as medical plan	

Benefit Description	Timeframes	Comments
Diagnostic and Preventive Services		
Oral Exams	1 exam every 6 months	
Full Mouth x-rays	1 series every 5 years	
Bitewing x-rays	1 series of 4 every 12 months	Coverage available up to age 18
	1 series of 4 every 24 months	Coverage available from age 18
Periapical x-rays	4 every 12 months	
Cleanings	Once every 6 months	
Topical Fluoride Application	Once every 12 months	Coverage available up to age 19
Basic Services		
Emergency treatment for the relief of pain		\$50.00 Maximum per occurrence, in dentist office only
Space maintainers		For missing posterior primary teeth
Sealants	Once per lifetime for permanent molars for children up to age 16	
Restorations		
Amalgams, synthetic porcelain, preformed crowns		Coverage available up to age 19
Composite restorations	Once every 2 years	For anterior teeth only
Composite restorations	Once every 2 years	For posterior teeth, covered up to benefit level of amalgams
Inlays or onlays	Once every 2 years	Covered up to benefit level of amalgams
General anesthesia or intravenous sedation		When given in conjunction with a complex surgical service
Oral Surgery		
Root Canals (Endodontics)		On permanent teeth only
Periodontics	One procedure per quadrant every 36 months	
Major Restorative Services		
Crowns, inlays, or onlays	Replacements available after 5 years	
Prosthetic Repair and Adjustment	Adjustments, relining, or rebasing available after 6 months	
Prosthetics—Removable and Fixed	Replacements available after 5 years	
Orthodontics		Coverage available from ages 8 to 18.

Note 1: Deductibles are waived for Diagnostic and Preventive Services.

Note 2: Deductibles apply to both in and out of network services and are combined when calculating total deductibles

Note: This is a benefits summary only and is subject to terms, conditions, limitations and exclusions set forth in the contract. Failure to comply with our requirements could result in benefit reductions.

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