

Dental Plan Design

Small Group Indemnity California

| Plan Design Feature | Premium Plus | Premium | Advantage | Basic |
|--------------------------|---|---|--|--|
| Calendar Year Deductible | \$25/\$50 | \$50 | \$50 | \$50 |
| Deductible Applies To | All but Preventive | All but Preventive | All | All but Preventive |
| Annual Maximum* | \$1,500/\$1,000 | \$1,000 | \$750 | \$500 |
| Ortho Maximum | \$1,000 (adult & child) | \$1,000 (child) | N/A | N/A |
| Coinsurance | 100/90/60 | 100/80/50 | 100/80/50 | 100/80/0 |
| Coinsurance Option 2 | | 90/70/50 | | |
| Reimbursement | 80th/90th percentile | 80th/90th percentile | 60th percentile | 80th percentile |
| Ortho Coinsurance | 50% | 50% | N/A | N/A |
| Preventive Benefits | Exams, Cleanings, Fluoride, X-rays, Sealants, Space Maintainers | Exams, Cleanings, Fluoride, X-rays, Sealants, Space Maintainers | Exams, Cleanings, Fluoride, X-rays | Exams, Cleanings, Fluoride, X-rays |
| Basic Benefits | Fillings, Oral Surgery, Simple Extractions, All Endo, All Perio | Fillings, Oral Surgery, Simple Extractions, All Endo, All Perio | Fillings, Oral Surgery, Simple Extractions, Space Maintainers, Sealants, All Endo, All Perio | Fillings, Oral Surgery, Simple Extractions, Simple Perio |
| Major Benefits | Crowns, Bridges, Dentures, Repairs | Crowns, Bridges, Dentures, Repairs | Crowns, Bridges, Dentures, Repairs | N/A |

Rollover option available for Premium Plus, Premium, and Advantage Plans.

* Additional Maximums available under Premium Plus and Premium Plans.
 Up to 10 lives - \$1500
 11-49 lives - \$1500, \$2,000 and \$2,500

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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