Dental

| Coverage Type | RED - Reasonable & Customary Plan | |
|---|-----------------------------------|-------------------------|
| | In-Network | Out-of-Network* |
| Preventive*** (what you pay) Basic Restorative Major Restorative Orthodontia - (Adult/Child) | 0% 20% 50% 50% | 0% 20% 50% 50% |
| Deductible** Individual Family | \$50 \$150 | \$50 \$150 |
| Annual Maximum Per Person | \$2,000 | \$2,000 |
| Orthodontia Lifetime Maximum Per Person | \$2,000 | \$2,000 |

^{*}All Out-of-Network benefits are subject to balance billing based on Reasonable & Customary Charges **Applies only to Basic and Major Restorative Services ***You pay 20% for space maintainers

| Coverage Type | BLUE - Reasonable & Customary Plan | |
|--|------------------------------------|-------------------------|
| | In-Network | Out-of-Network* |
| Preventive*** (what you pay) Basic Restorative Major Restorative Orthodontia - Child Only | 0% 20% 50% 50% | 0% 20% 50% 50% |
| Deductible** Individual Family | \$50 \$150 | \$50 \$150 |
| Annual Maximum Per Person | \$1,500 | \$1,500 |
| Orthodontia Lifetime Maximum Child(ren) Only | \$1,500 | \$1,500 |

^{*}All Out-of-Network benefits are subject to balance billing based on Reasonable & Customary Charges **Applies only to Basic and Major Restorative Services ***You pay 20% for space maintainers

| Coverage Type | WHITE - Maximum Allowable Charge Plan | |
|---|---------------------------------------|------------------|
| | In-Network | Out-of-Network* |
| Preventive*** (what the plan pays/what you pay) Basic Restorative Major Restorative | 0% 20% 50% | 0% 20% 50% |
| Deductible** Individual Family | \$50 \$150 | \$50 \$150 |
| Annual Maximum Per Person | \$750 | \$750 |

^{*}All Out-of-Network benefits are subject to balance billing based on the amount that would have been paid to an in-network provider for the same service

Please note: A composite instead of an amalgam restoration/filling on posterior teeth is considered an optional service and will be covered based on the amalgam cost.

^{**}Applies only to Basic and Major Restorative Services ***You pay 20% for space maintainers