

EMPLOYER NAME:
BENEFIT PLAN SCHEDULE

Employee Benefit Concepts, Inc.

TODAY'S DATE:	02/01/2003	
BENEFIT CHG DATE:		
DIVISION NAME:		

TAX ID #:		EBC PLAN #:	328
ADDRESS:	30140 Orchard Lake Rd	EFFECTIVE DATE:	02/01/2003
CITY,STATE,ZIP:	Farmington Hills, MI. 48334	WAITING PERIOD:	90 Days
CONTACT:	Jeff Burns	PRE-EXISTING:	
PHONE #:	(248) 855-8040	DEP. AGE TO:	19
FAX #:	(248) 932-7591	FTS TO:	25

DENTAL			
ANNUAL MAX.:	\$1,000.00		
CLASS A CO-INS:	100%	DEDUCTIBLE:	\$10 Copay (Routine Exam Only)
CLASS B CO-INS:	80%	DEDUCTIBLE:	\$50 – 3x Family
CLASS C CO-INS:	50%	DEDUCTIBLE:	\$50 – 3x Family

DENTAL SPECIAL BENEFITS:

Class A Services-

- Prophylaxis (limited to two per calendar year). Includes scaling and polishing
- Fluoride Treatment (limited to insured under age 16 and limited to one treatment per calendar year).
- Space Maintainers (limited to insured persons under age 16 and to initial appliance only).
- Diagnostic Services: Routine exams (limited to two exams per calendar year); X-rays: Full mouth series – limited to once in any 60-consecutive month period; Bitewing films – limited to four films per calendar year Panoramic film, maxilla and mandible – limited to once in any 60-consecutive month period.

Class B Services-

- Exams (other than periodic routine exams); Emergency palliative treatment; X-rays (other than diagnostic listed in preventive)
- Restorative Services: fillings (other than gold), pins, recementation of inlays, onlays, crowns or bridges.
- Oral Surgery; Extractions and other surgical procedures

Class C Services- (12 Month Waiting Period Applies)

- Restorative Services: Inlays, onlays, crowns and posts
- Prosthodontic services: bridges, denture work
- Endodontic services
- Periodontic services

Enrollment and Effective Dates-

- Part time employees are not eligible for this plan.
- If the employee decides not to participate during the enrollment period, the employee will have to wait for the Plan Anniversary date to enroll. The Plan Anniversary date is the only time at which the employee can enter the plan. Also applies to future hires.
- Employees enrolled in the Plan cannot terminate from the plan except on the Plan Anniversary date, except by virtue of termination of employment or reduced hours below 30 hours per week.
- Employees terminating from the Plan, except those terminating by virtue of termination of employment or reduced hours, must wait 2 Plan years before being eligible to re enroll in the Plan.