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| **Core Management Resources Employee Healthcare PlanOpen Enrollment Quick Reference Summary*Effective February 1, 2013*** |
| **Dental Coverage** |
| **No benefit for Orthodontic Services** |
| **Calendar Year Maximum** | $1,000 per covered Individual |
| **PREMIUMS (per pay period)** |
| Employee | $6.25 |
| Employee + Child(ren) | $12.50 |
| Employee + Spouse | $18.75 |
| Family | $25.00 |
| **COINSURANCE** |
| Plan pays 100% of the first $100.00 |
| Plan pays 80% of the next $300.00 |
| Plan pays 50% of the next $1,320.00 |
| **WAITING PERIOD FOR LATE ENROLLEES** |
| Type A – Diagnostic and Preventive | Available once Coverage is in Force |
| Type B – Basic Procedures | Six (6) month waiting period |
| Type C – Major Procedures | Twelve (12) month waiting period |
| **Plan Payment Provisions – Dental**The following is a summary of Covered Dental Procedures under this Dental Expense Benefit. For the complete listing, consult your Plan Document. |
| **Type A:****Diagnostic and Preventive** | **Type B:****Basic Procedures** | **Type C:****Major Procedures** |
| * Oral examination
* Prophylaxis (Cleaning of teeth, including scaling and polishing)
* Topical Fluoride application (Applicable only to dependent children under age 14)
* Space maintainers (Applicable only to children under age 16)
* Topical application of sealers (Applicable only to children under age 14)
* Fixed and removable appliances (Applicable only to children under age 16)
* X-Rays
	+ One complete series of x-rays
	+ Bitewing x-rays
	+ Occlusal
	+ Periapical
	+ Panoramic
* Emergency palliative treatment
* Outpatient treatment of injuries resulting from an accident
 | * Diagnostic Services
	+ Examination and diagnosis
	+ Diagnostic casts
	+ Biopsy and examination of oral tissue
* Fillings (amalgam, silicate, acrylic, or composite)
* Recementing of crown
* Stainless steel crown
* Oral Surgery
	+ Extractions
	+ Removal of dental cysts and tumors
	+ Incision and drainage of abscess
	+ Reimplantation of tooth
* Denture Services
	+ Repairs – acrylic, when no teeth damaged
	+ Repairs – metal
	+ Reline
	+ Adjustments
* General Anesthesia
* Injectable antibiotics for treatment of dental condition
 | * Dentures – full or partial
* Denture repair – acrylic, when teeth damaged
* Fixed bridges
* Crowns
	+ Acrylic
	+ Porcelain
	+ Metal
	+ Steel post
* Endodontic Services
	+ Pulp capping
	+ Vital pulpotomy
	+ Root canal therapy
* Periodontic Services
	+ Gingivectomy
	+ Osseous surgery
	+ Inlays
	+ Onlays
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