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| **Core Management Resources Employee Healthcare Plan Open 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 |