

Benefits Summary for 2012

Group Dental with Guardian (UD Plan)

Eligibility: All active full- time employees working at least 30 hours. Eligible:

Contributory

In-Network Services:

100 % Preventive Services	\$50 Deductible (2 Per Family)	
	90 % Basic Services	60 % Major Services
- Emergency Treatment - Oral Examination - X-Rays - Teeth Cleaning Child coverage for: - Fluoride Treatments - Topical Sealants - Space Maintainers	- Fillings: Amalgam (Posterior) & Resin (Anterior) - Periodontal Services - Root Canal - Simple Extractions - Oral Surgery	- Porcelain Fillings & Crowns - Installation of Bridgework & Crowns
	10% Employee Co-Payment	40% Employee Co-Payment
\$1,000 per person annual maximum.		

Out-of-Network Services:

100 % Preventive Services	\$50 Deductible (2 Per Family)	
	80 % Basic Services.	50 % Major Services.
- Emergency Treatment - Oral Examination - X-Rays - Teeth Cleaning Children coverage for: - Fluoride Treatments - Topical Sealants - Space Maintainers	- Fillings: Amalgam (Posterior) & Resin (Anterior) - Periodontal Services - Root Canal - Simple Extractions - Oral Surgery	- Porcelain Fillings & Crowns - Installation of Bridgework & Crowns
	20% Employee Co-Payment	50% Employee Co-Payment
\$1,000 per person annual maximum.		

Policy Information:

- **Orthodontia:** \$1,000 Lifetime Maximum
- **Dependent Age:** 20/26

Rates effective through 12-31-2012:

- Employee \$39.08
- Family \$113.65

Comments:

Summary of benefits and rates only - See contract for complete details.