

Benefits Summary for 2012

Group Dental Guard III with Guardian PFS Trust

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 Silicate & Acrylic - Periodontal Services - Oral Surgery	- Gold & Porcelain Fillings & Crowns - Installation of Bridgework & Crowns - Root Canal
	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 Silicate & Acrylic - Periodontal Services - Oral Surgery	- Gold & Porcelain Fillings & Crowns - Installation of Bridgework & Crowns - Root Canal
	20% Employee Co-Payment	50% Employee Co-Payment
\$1,000 per person annual maximum.		

Policy Information:

- Ortho Not included
- Dependent Age: 19/23
- Minimum annual premium \$1,000.00

Rates effective through 12-31-2013:

- Employee \$34.96
- Employee +1 \$70.68
- Family \$96.90

Comments:

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