

Carrier Name:	Anthem Blue Cross		Delta Dental Insurance Company		MetLife Inc
Plan Name:	PPO		PPO		Managed Dental
	In-Network	Out-of-Network	In-Network	Out-of-Network	Schedule of Benefits
General Plan Information					
Annual Deductible/Individual	\$0	\$0	\$0	\$0	\$0
Annual Deductible/Family	\$0	\$0	\$0	\$0	\$0
Waived for Preventive	Yes	Yes	N/A	N/A	N/A
Annual Plan Maximum	\$2,500 In/Out of Network Combined	\$2,500 In/Out of Network Combined	Unlimited	Unlimited	Unlimited
Lifetime Orthodontia Plan Maximum	\$2,000 In/Out of Network Combined	\$2,000 In/Out of Network Combined	50% to \$2,500 lifetime maximum in and out of network combined	50% to \$2,500 lifetime maximum in and out of network combined	\$1,950 Copay to age 19; \$2,250 Copay from Age 20 & up
Covered Services					
Diagnostic and Preventive Services					
Diagnostic and Preventive	100% of Negotiated Fee	100% of Reasonable & Customary	100%	50%	
Oral Exams	100% of Negotiated Fee 2/calendar year separated by 6 month period	100% of Reasonable & Customary 2/calendar year separated by 6 month period	100%	50%	No Charge
Bitewing X-Rays	100% of Negotiated Fee once/cal yr adult;once/6 mo. child	100% of Reasonable & Customary once/cal yr adult;once/6 mo. child	100%	50%	No Charge Full Set, Every 3 Years, 100% Single x-ray; \$5 Copay Each Additional
Full Mouth X-Rays	100% of Negotiated Fee	100% of Reasonable & Customary	100%	50%	
Cleaning and Scaling	100% of Negotiated Fee 4 cleanings per calendar year in and out of network combined	100% of Reasonable & Customary 4 cleanings per calendar year in and out of network combined	100% (teeth whitening included, one treatment per 24 months)	50% 4 cleanings per calendar year (teeth whitening included, one treatment per 24 months)	No Charge 1 cleaning allowed every six months
Fluoride Treatments	100% of Negotiated Fee	100% of Reasonable & Customary	100%	50%	No Charge
Sealants	100% of Negotiated Fee Dependent Children Under 14	100% of Reasonable & Customary Dependent Children Under 14	100% Dependent Children Under 14	50% Dependent Children Under 14	\$5 Copay

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Basic Services					
Basic	90% of Negotiated Fee	80% of Reasonable & Customary	100%	50%	
Oral Surgery: Extractions and Other Surgical Procedures	90% of Negotiated Fee	80% of Reasonable & Customary	100%	50%	\$0 to \$175
Restorative: Amalgam, Synthetic Porcelain and Plastic Restorations (Fillings)	90% of Negotiated Fee	80% of Reasonable & Customary	100%	50%	\$0 to \$85
Endodontic Treatment	90% of Negotiated Fee once per tooth/24 months	80% of Reasonable & Customary once per tooth/24 months	100%	50%	\$0 to \$160
Periodontic Treatment	90% of Negotiated Fee once per quadrant/36 months	80% of Reasonable & Customary once per quadrant/36 months	100%	50%	\$0 to \$300
Major Services					
Major	60% of Negotiated Fee; occlusal guard included, one per 24 months in and out of network combined	50% of Reasonable & Customary; occlusal guard included, one per 24 months in and out of network combined	50% - \$500 lifetime maximum for occlusal guard in and out of network combined	50% - \$500 lifetime maximum for occlusal guard in and out of network combined	\$0 to \$125
Crowns, Jackets and Cast Restoration Benefits	60% of Negotiated Fee once/5 years	50% of Reasonable & Customary once/5 years	100%	50%	\$85 Copay
Prosthetic Benefits (Fixed Bridges, Partial / Complete Dentures)	60% of Negotiated Fee once in 60 months	50% of Reasonable & Customary once in 60 months	50%	50%	No Charge
Implants	60% of Negotiated Fee once/60 months; maintenance & repair/12 months	50% of Reasonable & Customary once/60 months; maintenance & repair/12 months	Not covered	Not covered	
Orthodontia Services					
Orthodontia	50% of Negotiated Fee	50% of Negotiated Fee	50%	50%	Lifetime Maximum
Dependent Children	\$2,000 lifetime maximum (in and out of network combined)	\$2,000 lifetime maximum (in and out of network combined)	\$2,500 lifetime maximum in and out of network combined	\$2,500 lifetime maximum in and out of network combined	\$1950 Copay to Age 19
Adult Lifetime Maximum	\$2,000 lifetime maximum (in and out of network combined)	\$2,000 lifetime maximum (in and out of network combined)	\$2,500 lifetime maximum in and out of network combined	\$2,500 lifetime maximum in and out of network combined	\$2,250 Copay from Age 20 & Up