

## LIFESTYLE DENTAL PLANS

Welcome to Lifestyle Dental Plans! Lifestyle Dental Plans are specifically designed to complement our wellness-inspired group health benefits program. Lifestyle Dental is your starting point for great group dental benefits, integrated into a program focused on prevention, lifestyle change, and health improvement. In fact, dental care and routine dental exams often assist with the early detection of serious diseases or conditions.

Dental coverage is important - without it, many employees may never visit the dentist at all. Our Dental Plans are designed to offer all that you will need in terms of prevention, basic and major dental procedures, as well as orthodontia. Dental benefits do not need to be complicated and our program is designed with some straightforward, cost-competitive plan designs - in the same wellness-inspired spirit of our medical and vision programs.



## 2019 Standard Plans

| Dental Plan Benefits   | DentalCare 1500          |                             |
|--|--------------------------|-----------------------------|
| <b>Preventive Procedures</b> (Every 6 months)<br>Fluoride Treatments (under age 19), Cleanings, Periodic Exams, X-rays | Benefit Year Deductible: | \$0                         |
|  | Plan Co-insurance:       | 100%                        |
| <b>Deductible</b><br>Applies to Basic & Major Procedures Only  |                          | \$50 per person annual x 3  |
| <b>Basic Procedures</b><br>Simple Extractions, Fillings  | Plan Co-insurance:       | 80%                         |
| <b>Major Procedures</b><br>Root Canals, Surgical Extraction of Teeth, Bridges & Crowns, Dentures, Partials, Implants   | Plan Co-insurance:       | 50%                         |
| <b>Benefit Year Maximum</b><br>Includes Preventive, Basic, & Major Procedures  | Benefit Year Maximum:    | \$1,500 per covered person  |
| <b>Orthodontics</b><br>(Children under the age of 19 only)   | Benefit Maximum:         | \$1,000 Lifetime            |
|  | Plan Co-insurance:       | 50%                         |
|  | Vesting Period:          | 1 year prior ortho coverage |

### NOTES:

- See summary plan document for coverage details and limitations.
- Above dental plan benefits illustrated are for In-network benefits.
- In-network benefits provided by *Aetna Dental Access*® / *Aetna Administrators*®. Non-network claims allowed at the 80% percentile of U&C.
- Dental plan benefits and rates are based on a minimum of 4 enrolled employees and are not valid if the final enrollment is below the minimum threshold.
- Dental plan selection is limited to one plan design offered per employer group.
- Plan rate schedule effective 1/1/19 through 12/31/19.

Underwritten by Midlands Casualty Insurance Company.  
Benefits Administered by Medova Healthcare Financial Group.

**Aetna Dental® Administrators**