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Group: **Bonneville Uniserv**
Plan: Premier PPO - D1
Underwritten & Administered by: Educators Mutual Insurance Association
Plan Type: Voluntary / Fully Insured
Effective Date: 9/1/2009
Benefit Year: Contract

	In-Network	Out-of-Network
Type 1 - Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	80%
Type 2 - Basic Fillings, Oral Surgery	80%	60%
Type 3 - Major Crowns, Bridges, Prosthodontics	50%	50%
Type 4 - Orthodontics Dependent children up to age (19)	No Coverage	No Coverage
Adults	No Coverage	No Coverage
Orthodontic Discount (All Members)	25% Discount	No Discount
Endodontics	Type 3 - Major	Type 3 - Major
Periodontics	Type 3 - Major	Type 3 - Major
Sealants	Type 2 - Basic	Type 2 - Basic
Space Maintainers	Type 2 - Basic	Type 2 - Basic
Specialists	Paid same as General Dentists	Paid same as General Dentists
Waiting periods		
Type 2 - Basic	None	
Type 3 - Major	12 Month Late Entrant Waiting Period	
Type 4 - Orthodontics	N / A	
Deductible	<i>In and Out of Network Deductibles are Combined</i>	
Per Person	\$100 Lifetime	
Family Max	\$300 per Year	
Deductible Applies To	Type 2 & Type 3	Type 1, Type 2 & Type 3
Annual Maximum Per Person	\$1,200.00	
Orthodontic Lifetime Maximum	N / A	
Network / Reimbursement Schedule	Premier	Premier
Monthly Rates		
Employee	\$31.10	
Two-Party	\$71.50	
Family	\$123.60	

Provisions / Limitations / Exclusions	
Exams (including Periodontal), Cleanings and Fluoride	2 per year
Fluoride	Up to age 16
Sealants	Up to age 16
Space Maintainers	Up to age 16
Bitewing X-Rays	Up to 4, twice per year
Periapical X-Rays	6 per year
Panoramic X-Ray	1 every 3 years
Impacted Teeth	Not Covered
Anesthesia - (Age 8 and over)	Not Covered
Anesthesia - (For children age 7 and under, once per year)	Covered in Type 3 - Major
Implants	Covered in Type 3 (Limited to \$225)
Crowns, Pontics, Abutments, Onlays and Dentures	1 every 5 years per tooth
Fillings on the same surface	1 every 18 months

Benefits illustrated are in summary only. Refer to your Dental Handbook for a complete description of benefits, limitations and exclusions. All Services are subject to Educators Mutual Table of Allowances. When using a Non-participating Provider, the insured is responsible for all fees in excess of the Table of Allowances.