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MECOSTA OSCEOLA ISD Dental Benefits Plan
Administrators and Administrative Professionals

Group# 9755

The Plan-at-a-Glance

PPO Networks: ADN Dental Network, DenteMax

Maximum Benefits

Plan year January 1 through December 31

Annual Maximum	\$1000 per eligible individual for covered class I, II and III services.
Lifetime Maximum	\$1300 per eligible individual for covered class IV services

Class I Preventive Services – 100%

Oral Examinations	Twice per plan year
Prophylaxis (Cleaning), Periodontal Maintenance	Twice per plan year
Topical Application of Fluoride	To age 18

Class II Restorative Services – 90%

Bitewing X-Rays
 Full-Mouth Series or Panoramic X-Rays
 All Other X-Rays
 Space Maintainers
 Composite and Amalgam fillings**
 Root Canal Therapy
 Periodontal Root Planing
 Periodontal Surgery
 Oral Surgery and Extractions
 General Anesthesia or IV Sedation
 Occlusal Guards

Medically necessary and with covered oral surgery

Class III Major Services – 90%

Inlays, Onlays, Crowns**
 Complete and Partial Removable Dentures
 Fixed Partial Dentures (Bridges)
 Denture Repair and Adjustment
 Denture Reline or Rebase
 Addition of Teeth to Partial Dentures

Class IV Orthodontic Services – 90%

Limited and Interceptive Treatment	Removable and Fixed Appliance Therapy, up to age 19
Comprehensive Treatment	Fixed Appliance Therapy, up to age 19

Not Covered

Sealants Implants and Restorations over implants TMJ/TMD Treatment Cosmetic Treatments

Deductible – None
 Missing Tooth Clause – None
 12 Month Billing Limitation
 Waiting Periods – None
 COB – Standard

**Prosthetics are considered on delivery date

****Note – Quotes of benefits do not constitute a guarantee of payment. Covered benefits may have limitations or exclusions affecting plan payment. Refer to plan booklet for additional coverage details and limitation. Predetermination is strongly encouraged for all non-emergency dental treatment exceeding \$200.00 in charges. The treatment plan should be submitted to ADN prior to beginning any treatment.**