

Dental

Dental coverage is an excellent way to increase the value of your employee benefit program. A dental plan can provide security for families, and serve as an enhancement when trying to recruit and retain good employees. ABC's plan provides preventive care with no deductible. It also includes orthodontia benefits that cover adults as well as children. Participants may visit any dentist they choose. The plan is underwritten by Metropolitan Life Insurance Co. (MetLife).

Plan 1	
Calendar Year Deductible:	
Individual	\$50
Family	\$150
Maximum Benefit:	
Per Insured, Per Calendar Year	\$1,500
Preventive Care:	
	100%, no deductible
Such as: Oral Exams, Routine Teeth Cleaning, Fluoride Treatments, X-rays	
Basic Care:	
	80%*
Such As: Basic Fillings, Repair of Bridges and Dentures, Recementing of Crowns and Bridges, Simple Extractions, Periodontal Therapy	
Major Care²:	
	50%*
Such As: Crowns, Implants, Surgical Extractions, Bridges, Dentures, Root Canal Therapy	
Orthodontic Services²:	
(for children and adults)	
Such as: Exams, Cephalometric Film, Orthodontic Appliance	
Lifetime Orthodontia Benefit: Per Insured	\$1,000

* After Deductible

¹ Prior plan credit is given for deductible amounts incurred in the current calendar year

² A waiting period may apply. See "Waiting Periods".