

Dental Benefits

SERVICE	BENEFIT
Deductible per Calendar Year	\$25/person; \$50/family
Type I – Preventive Services	100%
Type II – Basic Services	80%
Type III – Major Services	50%
Type IV – Orthodontia Services	50%
Maximum Payment per Calendar Year (Type I – Type III Services)	\$1,000
Maximum Payment per Lifetime (Type IV Services)	\$750

- The deductible is waived for preventive (Type I) and orthodontic (Type IV) services.
- Any combination of covered basic (Type II) and major (Type III) expenses may be used to satisfy the deductible.
- The family deductible requirement will be met when all covered expenses applied to individual deductibles for covered members in a calendar year equal the family deductible amount.
- Covered dental expenses applied against the deductible that were incurred in the last 3 months of the calendar year will be applied toward the subsequent calendar year deductible.

Class 1 Preventative Services	<ul style="list-style-type: none"> • Oral Evaluations: 2 per calendar year • Cleanings: 2 per calendar year; periodontal cleanings • X-Rays: bitewings and full mouth/panorex • Space Maintainers • Sealants: 1 per 36 months (up to age 14)
Class 2 Basic Services	<ul style="list-style-type: none"> • Extractions • Restorations (fillings) • Endodontics • Oral Surgery • Periodontics • General anesthesia • Relining, rebasing, repair of prosthetics
Class 3 Major Services	<ul style="list-style-type: none"> • Inlays, onlays, gold restorations and crowns • Dentures • Partials • Bridges
Class 4 Orthodontic Services	<ul style="list-style-type: none"> • Child and Adult Orthodontia • Diagnosis, models & x-rays

*Your medical and dental deductions are covered under section 125 of the IRS tax code. The Section 125 Plan provides tax savings by deducting employee medical and dental premiums from their gross income **prior** to calculation of federal income, social security, and most state taxes, as allowed under Internal Revenue Code (IRC) Section 125. Medical and dental premiums will automatically be deducted from your pay on a pre-tax basis, unless a Section 125 Waiver is submitted to Perry Hocking ESC.