



TEAMWORKS DENTAL PLAN SUMMARY

This is a multi-option plan. Each employee may choose from the following plans.

Outline of Benefits	Option 1	Option 2	Option 3	Option 4																																																												
Provider Network	Pinnacle Network (Full Network) www.usdentistdirect.com	Pinnacle Network (Full Network) www.usdentistdirect.com	Pinnacle Network (Full Network) www.usdentistdirect.com	Access Network (Discount Plan Network) www.usdentistdirect.com																																																												
Deductible	\$25 per person, Maximum 3 per family. Applies to Class B, C.	\$50 per person, Maximum 3 per family. Applies to Class B, C.	\$50 per person, Maximum 3 per family. Applies to Class B	None																																																												
Benefit Year Maximum	\$1500 for Class A, B, C.	\$1000 for Class A, B, C.	\$750 for Class A & B, no max on Class C	None																																																												
Carryover Benefit	Included	Included	Not Included	Not Included																																																												
Coinsurance / Discounts	<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;">In-Network</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td>Class A</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">100%</td> </tr> <tr> <td>Class B</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> </tr> <tr> <td>Class C</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> <tr> <td>Class D</td> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> </table>		In-Network	Non-Network	Class A	100%	100%	Class B	80%	80%	Class C	50%	50%	Class D	50%	50%	<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;">In-Network</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td>Class A</td> <td style="text-align: center;">80%</td> <td style="text-align: center;">80%</td> </tr> <tr> <td>Class B</td> <td style="text-align: center;">60%</td> <td style="text-align: center;">60%</td> </tr> <tr> <td>Class C</td> <td style="text-align: center;">40%</td> <td style="text-align: center;">40%</td> </tr> <tr> <td>Class D</td> <td style="text-align: center;">25% Discount</td> <td style="text-align: center;">None</td> </tr> </table>		In-Network	Non-Network	Class A	80%	80%	Class B	60%	60%	Class C	40%	40%	Class D	25% Discount	None	<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;">In-Network</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td>Class A</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class B</td> <td style="text-align: center;">70%</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class C</td> <td style="text-align: center;">20% to 50% Discount</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class D</td> <td style="text-align: center;">25% Discount</td> <td style="text-align: center;">None</td> </tr> </table>		In-Network	Non-Network	Class A	100%	None	Class B	70%	None	Class C	20% to 50% Discount	None	Class D	25% Discount	None	<table border="0" style="width: 100%;"> <tr> <td></td> <td style="text-align: center;">In-Network</td> <td style="text-align: center;">Non-Network</td> </tr> <tr> <td>Class A</td> <td style="text-align: center;">20% to 60% Discount</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class B</td> <td style="text-align: center;">20% to 60% Discount</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class C</td> <td style="text-align: center;">20% to 60% Discount</td> <td style="text-align: center;">None</td> </tr> <tr> <td>Class D</td> <td style="text-align: center;">25% Discount</td> <td style="text-align: center;">None</td> </tr> </table>		In-Network	Non-Network	Class A	20% to 60% Discount	None	Class B	20% to 60% Discount	None	Class C	20% to 60% Discount	None	Class D	25% Discount	None
	In-Network	Non-Network																																																														
Class A	100%	100%																																																														
Class B	80%	80%																																																														
Class C	50%	50%																																																														
Class D	50%	50%																																																														
	In-Network	Non-Network																																																														
Class A	80%	80%																																																														
Class B	60%	60%																																																														
Class C	40%	40%																																																														
Class D	25% Discount	None																																																														
	In-Network	Non-Network																																																														
Class A	100%	None																																																														
Class B	70%	None																																																														
Class C	20% to 50% Discount	None																																																														
Class D	25% Discount	None																																																														
	In-Network	Non-Network																																																														
Class A	20% to 60% Discount	None																																																														
Class B	20% to 60% Discount	None																																																														
Class C	20% to 60% Discount	None																																																														
Class D	25% Discount	None																																																														
Class A / Preventive Services	<u>Waiting Period: None</u> Routine exams (1 / 6 mos) Prophylaxis (1 / 6 mos) Bitewing x-rays (max 4 films; 1 / 12 mos) Fluoride to age 16 (1 / 12 mos) Sealants to age 16 (permanent molars, 1/36 mos) Space maintainers to age 16 (1 / 24 mos)	<u>Waiting Period: None</u> Routine exams (1 / 6 mos) Prophylaxis (1 / 6 mos) Bitewing x-rays (max 4 films; 1 / 12 mos) Fluoride to age 16 (1 / 12 mos) Sealants to age 16 (permanent molars, 1/36 mos) Space maintainers to age 16 (1 / 24 mos)	<u>Waiting Period: None</u> Routine exams (1 / 6 mos) Prophylaxis (1 / 6 mos) Bitewing x-rays (max 4 films; 1 / 12 mos) Fluoride to age 16 (1 / 12 mos) Sealants to age 16 (permanent molars, 1/36 mos) Space maintainers to age 16 (1 / 24 mos)	<u>Waiting Period: None</u> Routine exams (1 / 6 mos) Prophylaxis (1 / 6 mos) Bitewing x-rays (max 4 films; 1 / 12 mos) Fluoride to age 16 (1 / 12 mos) Sealants to age 16 (permanent molars, 1/36 mos) Space maintainers to age 16 (1 / 24 mos)																																																												
Class B / Basic Services	<u>Waiting Period: None</u> Full mouth x-ray (1 / 24 mos) Emergency pain Simple restorative services (fillings) Simple extractions Crown, denture, bridge repair Oral surgery (extractions & impacted teeth) Anesthesia	<u>Waiting Period: None</u> Full mouth x-ray (1 / 24 mos) Emergency pain Simple restorative services (fillings) Simple extractions Crown, denture, bridge repair Oral surgery (extractions & impacted teeth) Anesthesia	<u>Waiting Period: None</u> Full mouth x-ray (1 / 24 mos) Emergency pain Simple restorative services (fillings) Simple extractions Crown, denture, bridge repair Oral surgery (extractions & impacted teeth) Anesthesia	<u>Waiting Period: None</u> Full mouth x-ray (1 / 24 mos) Emergency pain Simple restorative services (fillings) Simple extractions Crown, denture, bridge repair Oral surgery (extractions & impacted teeth) Anesthesia																																																												
Class C / Major Services	<u>Waiting Period: 12 mos (subject to takeover benefits)</u> Simple Periodontics (gum treatment) Endodontics (root canals) Surgical Periodontics Crowns, Bridges, Dentures Inlays and Onlays	<u>Waiting Period: 12 mos (subject to takeover benefits)</u> Simple Periodontics (gum treatment) Endodontics (root canals) Surgical Periodontics Crowns, Bridges, Dentures Inlays and Onlays	<u>Waiting Period: None</u> Simple Periodontics (gum treatment) Endodontics (root canals) Surgical Periodontics Crowns, Bridges, Dentures Inlays and Onlays	<u>Waiting Period: None</u> Simple Periodontics (gum treatment) Endodontics (root canals) Surgical Periodontics Crowns, Bridges, Dentures Inlays and Onlays																																																												
Class D / Orthodontics	<u>Waiting Period: 12 mos (subject to takeover benefits)</u> Separate Lifetime maximum: \$1000 Dep. Children to age 19 only 25% Discount for all members (In-network only)	<u>Waiting Period: None</u> Approx. 25% Discount (In-network only) No Insured Benefit Paid Applies to ALL Members	<u>Waiting Period: None</u> Approx. 25% Discount (In-network only) No Insured Benefit Paid Applies to ALL Members	<u>Waiting Period: None</u> Approx. 25% Discount (In-network only) No Insured Benefit Paid Applies to ALL Members																																																												
Reimbursements	In-Network: Fee Schedule Non-Network: 90th percentile UCR	In-Network: Fee Schedule Non-Network: 90th percentile UCR	In-Network: Fee Schedule Non-Network: N/A	N/A This is a non-insured fee-for-service discount plan																																																												
Eligible Employees	Full-Time (30 Hours)	Full-Time (30 Hours)	Full-Time (30 Hours)	Full-Time (30 Hours) & Part-time or 1099																																																												
Rates																																																																
Employee Only	\$33.17	\$24.47	\$19.20	\$5.00																																																												
Employee & Spouse	\$65.73	\$48.32	\$32.66	\$9.00																																																												
Employee & Child(ren)	\$82.30	\$55.57	\$45.05	\$9.00																																																												
Employee & Family	\$123.95	\$85.20	\$66.33	\$13.00																																																												

Notes:

- Late applicants will be subject to a 12-month waiting period on all Basic, Major & Orthodontic services.
- This is only an outline. This outline provides a very brief description of some of the important features of the dental policy. This is not the policy, and only the actual policy provisions prevail.

Underwritten by: National Guardian Life Insurance Company, Madison, WI

Administered by: Dentist Direct, LLC

National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America a/k/a The Guardian or Guardian Life