

# Bay de Noc Community College

## All Employees

### Dental Plan with Incentive Plan

### Benefits-at-a-Glance

This is intended to be an-easy-to-read summary.

#### Basic Benefits

Examination – includes initial and periodic	Covered - 80% R&C★, 2 per member per benefit year
Cleaning – adult, and child	Covered - 80% R&C★, 2 per member per benefit year
Flouride – to age 18	Covered - 80% R&C★, 2 per member per benefit year
Restorative-Fillings	80% R&C★
Oral Surgery	80% R&C★
Endodontics	80% R&C★
Periodontics	80% R&C★
Inlays, Onlays, Crowns, Post/Cores and Repairs	80% R&C★
Lifetime Deductible	\$0.00

#### Major Benefits

Bridges and Repairs	80% R&C★
Dentures	80% R&C★
Annual Deductible	\$0.00

#### Annual Maximum

\$1,000.00 per person per benefit year for basic and major services combined.

#### Orthodontic Services

Payment @	N/A% R&C★
Lifetime maximum	\$0

To Age 19

Adult Orthodontic coverage -- no age limit

\*Benefit year for this plan is January 1 through December 31.

★ The plan will pay the Reasonable and Customary (R&C) amount to the dentist for the eligible services. You are responsible for the co-payment and/or deductible amount as identified in the benefit summary. Any remaining balance in excess of the R& C amount is your responsibility.

An Incentive Plan is incorporated in this benefit. The Benefit Level will begin at 80% on selected basic services for the first year, then increase 10% each succeeding benefit year, to a maximum of 100%, provided you visit the dentist at least once during the calendar year for a regular exam and/or cleaning.

**Your Plan Includes: Options A, B, & N**

<b>Option A:</b>	covers bridge and/or denture work for new or existing insured if the missing teeth were extracted prior to the effective date of the service contract (only exception is congenitally missing teeth);
<b>Option B:</b>	waives the five-year replacement limitation on bridge, crown or denture work; and
<b>Option N:</b>	covers single crowns, endodontics, periodontics, and oral surgery under Basic Services rate (80%) but does not allow for the incentive increase.