

CHOOSE YOUR COVERAGE · 2027 BENEFIT SUMMARY

Two plans. Any dentist you want.

Both plans cover preventive and diagnostic care at 100%, outside the annual maximum. The difference is how much the plan pays toward everything else.

EFFECTIVE JANUARY 1, 2027

Basic Plan

Everyday coverage for routine care

Preventive & diagnostic	100%
All other covered services	50%
Deductible	None
Annual maximum	\$750
Orthodontia	Not covered

YOUR COST PER MONTH

Employee Only	\$32.44
Employee + Spouse	\$58.34
Employee + Child(ren)	\$76.04
Family	\$101.94

Enhanced Plan

More benefit dollars, plus orthodontia for children

Preventive & diagnostic	100%
All other covered services	50%
Deductible	None
Annual maximum	\$1,250
Orthodontia	\$1,250 lifetime

YOUR COST PER MONTH

Employee Only	\$38.72
Employee + Spouse	\$70.90
Employee + Child(ren)	\$100.74
Family	\$132.92

Orthodontia covers dependent children to age 26 and has its own separate lifetime maximum. It does not use your annual maximum.

WHAT PREVENTIVE AND DIAGNOSTIC CARE INCLUDES, BOTH PLANS

Routine exams: **2 per year**

Bitewing x-rays: **4 per year**

Fluoride and sealants, children under 18: **2 per year**

Cleanings: **2 per year**

Panoramic or full-mouth x-rays: **1 every 24 months**

Limits apply per covered person, per plan year.

No network. No lists. No surprises.

There is no provider network and no requirement to pick an "in-network" dentist. You may see **any licensed dentist, in any state**: the one your family has used for years, a specialist across town, or a dentist wherever you happen to be. An ID card is provided with claim information, but you don't need it to be seen.

Keep your current dentist

A child away at college

Care while traveling

Family in another state

Specialists and referrals

Preventive and diagnostic services are paid at 100% and do not count toward the annual maximum on either plan. Cosmetic services and claims covered by workers' compensation are not covered. Rates shown are monthly. This is a summary for enrollment purposes. Please see the Summary Plan Description for complete plan terms, limitations and exclusions.