

Association Benefit Program Dental Comparison

Plan	Low Option	High Option with Implant Coverage
Benefit	In-Network	In-Network
Annual Deductible		
Employee Only	\$50	\$25
Employee and Family	\$150	\$75
	Calendar Year Maxium	
Annual Benefit	\$1,000	\$1,500
	Diagnostic and Preventative Services	
Diagnostic & Preventative Services	100%	100%
	Basic Services	
Basic Services - Restorative	100% subject to deductible	100% subject to deductible
Basic Services - Supplemental	80% subject to deductible	100% subject to deductible
Major Services		
	Waiting Period - No benefits for late enrollees unitl the member has been covered for a continous 365 days	
Periodontic Services	50% subject to deductible	80% subject to deductible
Prosthetic Services	50% subject to deductible	50% subject to deductible
Orthodontic Services		
	Waiting Period - No benefits for late enrollees unitl the member has been covered for a continous 365 days	
Calendar Year Orthodontic Deductible	No Deductible	No Deductible
Lifetime Orthodontic Maximum	\$1,500	\$1,500
Orthodontic Services*	50%	50%
	Monthly Premium Rates	
	Rates	Rates
Employee	\$28.33	\$35.34
Employee + Spouse	\$53.66	\$67.40
Employee + Children	\$71.36	\$87.29
Family	\$102.54	\$126.67

^{*} Orthodontic Services for dependent children up to age 26.
**Please see plan docs for full benefit description.