

Gotech Now

80% R&C

SUMMARY OF BENEFITS 2007

	Contributory Indemnity	
	PLATINUM NETWORK	
	* Network Dentist	** Non-Network Dentist
Preventive Routine exams, cleanings (2 per calendar year), topical fluoride, x-rays	100%	100% of R&C
Basic Fillings, extractions, oral surgery	80%	80% of R&C
Major Crowns, bridges, dentures, endodontics and periodontics	50% 12 Month Waiting Period	50% of R&C 12 Month Waiting Period
Orthodontics Children under 19 Lifetime Max:	20% Discount No Waiting Period No Maximum	No Coverage
All Members	20% Discount	No Discount
Maximum Benefit <i>(Per Calendar Year)</i> Preventive, Basic and Major services per person per year.	\$1,000.00	\$1,000.00
Deductible <i>(Per Calendar Year)</i> Applies to Basic and Major services. Per Person: Family Max:	\$50.00 \$150.00	\$50.00 \$150.00
Specialists Endodontists, Oral Surgeons, Orthodontists, Periodontists, Prosthodontists, Pediatric Specialists	1) You receive a 20% discount off the Specialist's fee. 2) Plan pays according to the General Dentists Schedule of Fees. 3) Member is responsible for the difference between the Plan's payment & the discounted Specialist's fee.	PAID SAME AS GENERAL DENTISTS

Reasonable and Customary (R&C): means benefits based only on "Reasonable and Customary" fee criteria.

The benefits illustrated are in summary form only and are not guaranteed without proof of coverage. They should not be construed as complete in and of themselves. They are only for comparison and in the case of a discrepancy, the plan documents apply. Please refer to the Group Certificate Booklet for a complete description of benefits, limitations and exclusions.

*IN-NETWORK

General Dentists & Specialists: All payments made by the plan are based on the Platinum Fee Schedule.
General Dentists: Accept the Platinum Fee Schedule as payment in full.

**OUT-OF-NETWORK

Dental Select will allow up to the reasonable and customary charge for the dental procedures and services after the required deductible amount, as shown. Charges above the plan payment are the patient's responsibility.



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