

Postdoctoral Researcher Benefit Program

Dental Insurance

PROVIDED BY



Disclaimer: This benefit plan information shown in this benefits plan overview is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance ; the underlying insurance documents will govern in all cases.

Postdoctoral Researcher Benefit Program

DENTAL LOW OPTION PPO

Annual Maximum \$5,000 per person

DPPO-LOW	IN-NETWORK Scholar Pays	OUT-OF-NETWORK Scholar Pays
CALENDAR YEAR DEDUCTIBLE	None	\$75 per person / \$225 per family
DIAGNOSTIC AND PREVENTATIVE CARE		
-Routine Exams	No charge	30% + any amount over Usual,
-Teeth Cleanings		Customary, Reasonable (UCR)
-X-Rays		
BASIC PROCEDURES		
-Fillings	20%	60% + any amount over UCR
-Endodontics		
-Periodontics		
-Oral Surgery		
MAJOR PROCEDURES		
-Crowns	50%	70% + any amount over UCR
-Bridgework		
-Dentures		
ORTHODONTIA (child only)		
-\$1,500 Lifetime Maximum	50%	60% + any amount over UCR

POSTDOCTORAL RESEARCHER BENEFIT PROGRAM

GARNETT-POWERS & ASSOCIATES 2

Postdoctoral Researcher Benefit Program

DENTAL <u>HIGH</u> OPTION PPO

Annual Maximum \$1,500 per person

<u>DPPO - HIGH</u>	IN-NETWORK <u>Scholar Pays</u>	OUT-OF-NETWORK <u>Scholar Pays</u>
CALENDAR YEAR DEDUCTIBLE	\$60 per person, \$180 per family	\$60 per person / \$180 per family
	(Waived for diagnostic and Preventive Care)	(Waived for diagnostic and Preventive Care)
DIAGNOSTIC AND PREVENTATIVE CARE		
-Routine Exams	No charge	0% + any amount over UCR
-Teeth Cleanings		
-X-Rays		
BASIC PROCEDURES	200/	
-Fillings	20%	20% + any amount over UCR
-Endodontics -Periodontics		
-Oral Surgery		
MAJOR PROCEDURES		
-Crowns	50%	50% + any amount over UCR
-Bridgework		
-Dentures		
ORTHODONTIA (child only)		
-\$1,000 Lifetime Maximum	50%	50% + any amount over UCR

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GARNETT-POWERS & ASSOCIATES 3