

# USBenefits PPO Dental Plans

Covered Benefits	Superior PPO Plan		Balanced PPO Plan		Essential PPO Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b> 3 x the family max (Waived for Preventive Services)	\$0/\$25/\$50		\$0/\$25/\$50		\$0/\$25/\$50	
<b>Calendar Year Maximum</b>	\$3,000/ \$2,500/ \$2,000/ \$1,500		\$2,500/ \$2,000/ \$1,500/ \$1,000		\$1,500/ \$1,000/ \$500	
<b>Class I: Preventive &amp; Diagnostic Services (deductible waived)</b>						
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
- Routine Oral Exams - Cleanings (1 per 6 months) - Fluoride for dependent children - Bitewing x-rays - Full mouth x-rays - Emergency palliative treatment - Sealants for dependent children (under age 14)	100%	100%	100%	80%	100%	80%
<b>Class II: Basic Services (deductible applies)</b>						
- Fillings - Space maintainers for dependent children (under age 14)	90%	80%	80%	80%	80%	50%
<b>Class III: Major Services (deductible applies)</b>						
- Prosthodontics - Crowns - Inlays - Onlays - Fixed bridge - Complete and partial dentures	60%	50%	50%	50%	0%	0%
<b>Endodontic Services:</b> - Root canal therapy - Pulp capping and pulpotomy - Simple extractions, abscesses	Available in Class II Basic Services or Class III Major Services					
<b>Periodontal Services:</b> Periodontal treatment & treatment of other diseases of the gums and tissues of the mouth. - Periodontal scaling - Periodontal root planning - Periodontal maintenance	Available in Class II Basic Services or Class III Major Services					
<b>Oral Surgery:</b> - Simple and complex extractions - Anesthesia or IV sedation	Available in Class II Basic Services or Class III Major Services					
<b>Class IV: Child Orthodontia (deductible waived)</b>						
Child orthodontia coverage at 50% to a lifetime maximum of \$1,500 or \$2,000 for dependent children through age 18. *Orthodontia coverage not available on Essential plans.						
<b>Out-of-Network Reimbursement:</b>						
Choose between the 90th% of UCR (Usual, Customary & Reasonable) or a MAC (Maximum Allowable Charge) schedule.						

This table is only provided as a quick glance comparison. Coverage levels vary based on your specific plan. PPO Dental plans are available in the following states: AZ, DC, HI, IA, IL, IN, KS, MD, MI, MO, MS, ND, NE, NV, OH, OK, SC, SD, UT, WY and WY. To learn more contact your sales specialist.