

Value Plan for Government Employees

Benefit Maximum

Per Covered Person, Per Plan Year\$1500

Deductible: (applies to Class B services only)

Per Covered Person, Per Plan Year.....\$50

Insured Percent:

Class A.....100%

Class B..... 80%

Class A ServicesNo Waiting Periods

- Routine Oral Exams (once every 6 months)
- Routine Dental Cleaning (once every 6 months)
(frequencies combined with periodontal maintenance)
- Bitewing x-rays (once every twelve months)
- Fluoride treatments* (once every 12 months)
- Sealants*-once per permanent molar every 3 years
- Space maintainers*-includes adjustments
- Harmful habit appliances-once per person

*limited to children under age 16

Class B Services.....No Waiting Periods

- X-rays:
 - Complete mouth or panoramic-once every 60 months
 - Other x-rays
- Emergency exams
- Fillings
- Simple extractions
- Certain lab tests, pain treatment, therapeutic drug injections

Other Policy Provisions

Effective Date

The effective date for this group is August 1, 2006. Your individual effective date may differ depending on when your enrollment form is received. The rates shown below are guaranteed for 12 months from the group's effective date.

Eligibility

Full-time, active employees; legal spouse; unmarried children to age 19; age 23 if full-time student.

Prevailing Fee

Amount allowed for covered services is based on the Prevailing Fee (usual & customary). The Prevailing Fee is based on the general level of charges for similar procedures, service and supplies made by dentists in the area where your dentist practices.

Bi-Weekly Deduction

Employee Rate	\$13.59
Emp + Spouse Rate	\$26.75
Emp + Child(ren) Family Rate	\$30.48
	\$43.05

Limitations and Exclusions

No benefits are payable for: replacement of natural teeth missing on effective date of insurance, care that is not necessary, not listed under the list of covered services in your Certificate, not professionally endorsed; experimental or cosmetic in nature; TMJ disorders, implants, vertical dimension, bite registration; loss due to war, riot, felony, or assault.

