

# **Dental Insurance: LMD Plan 11**

#### For TBS

Group Dental Coverage helps ensure you and your family get the preventive care you need for your chompers. Plus, you'll save money in the long run.

### **How the Plan Works**

## • Eligibility Requirement

You must be an active employee. Eligible dependents include your spouse and child(ren) up to age 26.

## • LifeMap Network

We utilize one of the largest dental networks in the Pacific Northwest, so your choice of dentists is vast. And if you have dependents outside one of our states, you can take advantage of DenteMax, a nationwide network. Find a provider here: <a href="https://www.LifeMapCo.com/employer/find-provider">www.LifeMapCo.com/employer/find-provider</a>

| Benefits Summary   |  |
|--|--|
| Plan Benefits  |  |
| Deductible (per calendar year)                               | \$25 per member<br>\$75 per family   |
| Maximum (per calendar year)                                  | \$1,500 per member   |
| Coinsurance (Percentage of the allowed amount the plan pays) |  |
| Class A (Preventive)   | 100% (deductible waived)   |
| Class B (Basic)  | 90%  |
| Class C (Major)  | 50%  |
| Benefit Waiting Period                                       |  |
| Class A  | None   |
| Class B  | None   |
| Class C  | 6 months w/out proof of prior coverage   |
| Plan Features  |  |
|  |  |
| Class A (Preventive) Services                                | <ul> <li>Oral Exams</li> <li>Dental Cleanings</li> <li>Fluoride Treatment</li> <li>Space Maintainers</li> <li>Intraoral Bitewing, Periapical and Occlusal X-rays</li> <li>Complete and Panoramic X-Rays</li> <li>Sealants and Preventive Resin</li> </ul>  |
| Class B (Basic) Services                                     | <ul> <li>Fillings</li> <li>Emergency Treatment</li> <li>General Anesthesia</li> <li>Oral Surgery</li> <li>Periodontic Treatment,<br/>including Scaling and Root<br/>Planing and Periodontal<br/>Surgery</li> <li>Endodontic Treatment,<br/>including Root Canals and<br/>Pulp Capping</li> </ul> |
| Class C (Major) Services                                     | <ul> <li>Crowns, Inlays, and Onlays</li> <li>Crown Build-ups/ Core and Post</li> <li>Fixed Bridges</li> <li>Dentures</li> <li>Implants</li> </ul>  |

#### **Limitations & Exclusions**

There are limitations and exclusions for this policy. Please refer to your group's policy or certificate for a full list.

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