

**Product Summary Guide for
School City of Mishawaka
100/80/80 (Custom 7)**

Plan Annual Maximum Benefit:	\$1,500	
Diagnostic & Preventive	In Network	Out of Network*
Exams – periodic, limited, comprehensive	Covered at 100%	Covered at 100%
Radiographs – full mouth series, panoramic, bitewings	Covered at 100%	Covered at 100%
Fluoride	Covered at 100%	Covered at 100%
Routine teeth cleaning	Covered at 100%	Covered at 100%
Sealants	Covered at 100%	Covered at 100%
Space maintainers	Covered at 100%	Covered at 100%
Restorative & Prosthodontics		
Crowns – porcelain, ceramic, stainless steel	Covered at 80%	Covered at 80%
Fillings - silver or white (anterior and posterior teeth)	Covered at 80%	Covered at 80%
Protective restorations	Covered at 80%	Covered at 80%
Removable dentures	Covered at 80%	Covered at 80%
Endodontics & Periodontics		
Root canal therapy – anterior, posterior	Covered at 80%	Covered at 80%
Scaling and root planing	Covered at 80%	Covered at 80%
Full mouth debridement	Covered at 80%	Covered at 80%
Periodontal maintenance	Covered at 80%	Covered at 80%
Oral Surgery		
Frenectomy	Covered at 80%	Covered at 80%
Simple extractions	Covered at 80%	Covered at 80%
Impactions	Covered at 80%	Covered at 80%
Surgical extractions	Covered at 80%	Covered at 80%
Miscellaneous		
Emergency palliative treatment	Covered at 100%	Covered at 100%
Anesthesia – general and IV sedation	Covered at 80%	Covered at 80%
Deductible (Not applicable on Diagnostic & Preventive):	\$25 / \$50	\$25 / \$50
Lifetime Orthodontic Benefit (Child Only):	\$1,500	

Procedures listed herein are payable at 50% up to the lifetime maximum benefit. To receive maximum benefit, the patient must be in active orthodontic treatment a minimum of two years while covered by the Plan. Once an individual has exhausted his/her lifetime maximum benefit under any Plan, additional charges will be excluded.

Limited Orthodontic Treatment
Comprehensive Orthodontic Treatment

Interceptive Orthodontic Treatment
Treatment to Control Harmful Habits

*In-network dentists have agreed to accept discounts on covered dental services which allows for your benefit dollars to go further. Whereas out-of-network dentists are under no obligation to accept contracted fees. If there is a difference between the allowed reimbursement and the amount the dentist charges for the service, you are responsible for this difference. Therefore, your coinsurance may vary from the figures outlined above.

Your Employer will sponsor your plan and select your individual annual maximum dollar level, of which the benefit accumulation period is the Plan year. Your employer will also collect your portion of the premiums via payroll deduction and define eligibility requirements. You may not add, drop or change coverage during each contract period unless a qualifying event occurs. If a statement in this summary conflicts with a statement in the Certificate, the terms of the Certificate will control. All plans are issued subject to certain exclusions, limitations and restrictions such as frequency and age limitations. These exclusions, limitations and restrictions, and a listing of all covered services by ADA code, are described in the Employer group contract and your Certificate, which are available on our website or by calling HRI at 800-727-1444.

To find a dentist visit: [InsuringSmiles.com/FindADentist](https://www.insuringsmiles.com/FindADentist)