

Companion Life Employee Dental Plan

Dental Essentials

Companion's Dental plan offers you coverage for preventive care, common basic dental procedures, and for Major Services. Best of all, there are no network limitations - you may see the dentist of your choice!

Lifetime Deductible - \$100

Preventive Services — Plan pays **100% of allowable charges** (after deductible) for the following services:

- Routine Exams and Cleanings (2 every 12 months)
- Bitewing X-ray (1 per 12 months)

Basic Services - Plan pays **80% of allowable charges** (after deductible) for the following services:

- Simple restorative services (fillings), Space Maintainers, Pain Treatment, Sealants, Full Mouth X-Rays

Major Services - Plan pays **50% of allowable charges** (after deductible) for the following services.

- Endodontics
- Extractions
- Oral surgery
- Periodontics
- Dentures
- Major restorative services (crowns)
- Re-cementation and repair of crowns, Inlays, bridges, and dentures

There is a 12-month waiting period for Major services. This will be waived if you satisfied a similar waiting period on the prior Group dental plan with your employer.

Deductible and Maximum — There is a combined lifetime **deductible of \$100** per person, which applies to all covered dental services. There is a combined contract year benefit **maximum of \$1000** per person.

Orthodontics – Children Only – Plan pays **50% to a lifetime maximum of \$1000**