

DENTAL CARE

Coverage
Now
Available

WHY WAIT? Get the dental coverage you need now. We offer generous benefits with our dental buy-up program.

WHAT YOU GET ...

- Comprehensive plan covering preventive, basic and major services
- An annual benefit maximum of \$1,250
- Includes orthodontia coverage for children
- Full coverage from Day 1, no waiting periods for any services

Dental Buy-Up

Group Coverage

We give you more for your money. While most insurers give you an annual benefit limit of \$1,000, we raised ours to \$1,250. While they make you wait six months to a year for endodontics, periodontics, crowns and bridges coverage, we give you full coverage from Day 1. Within group coverage, you must purchase the Preventive Dental Rider to be eligible (see the rider for limitations and exclusions). The Dental buy-up for group coverage is only available to those with CHP coverage. As the employer, you may make a contribution to the dental buy-up premium, but you are not required to.

In-Network Benefit

Preventive	100%
Basic	80%
Major	50%
Ortho	50%

Out-of-Network Benefit

Preventive	100%
Basic	80%
Major	50%
Ortho	50%

Deductible & Maximum

No Deductible	
CoPay - Per Visit	\$25
Annual Maximum Per Person	\$1,250
Lifetime Ortho Maximum Per Person	\$1,000

RATES FOR DENTAL BUY-UP

Guaranteed rates through June 30, 2009

Single	\$26.33/month
Husband and Wife	\$51.54/month
Single with Child(ren)	\$56.04/month
Family	\$81.20/month

(The above rates apply to all members regardless of age and sex.)

