

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

Individual Coverage (only applies to Advanced Choice Value Plus policyholders)

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. You must buy the Value Plus option to be eligible (see rider for limitations and exclusions).

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.)

