

# Copayments Overview

## Dental Benefits At-A-Glance

---

The Trust provides a dental plan for participants. In-network services are available from dentists contracted on behalf of the Trust. Out-of-Network Services are also available, but your personal expense may be much greater. The Plan is designed to provide benefits for preventive, basic and major dental services, including orthodontia treatment.

- No annual deductible for the dental benefits
- \$1,500 annual maximum benefit per person
- Dependents enrolled in the plan automatically receive dental benefits
- Lifetime maximum orthodontia benefit of \$1,000 for dependents under the age of nineteen (19) only

There is a two-year waiting period for orthodontia. Your dependent must be enrolled in the Performance Plus Dental Plan for two consecutive years in order to be eligible for the orthodontia benefit. Therefore, any dependent under age nineteen (19) you enroll in the Performance Plus Dental Plan at your initial enrollment will not be eligible for orthodontia benefits until two years after his or her enrollment date. Those dependents who meet eligibility requirements for orthodontia services must incur such services before reaching age nineteen (19).

Services received from an in-network provider will be paid based on a coinsurance structure. After you have met the annual maximum, you will be responsible for the contracted rate for the remainder of the year. The following is an example of what you will pay to an in-network provider.

DENTAL TREATMENT	PAID TO IN-NETWORK PROVIDER	PATIENT RESPONSIBILITY FOR IN-NETWORK SERVICES
Preventive	100% of total contracted rate	None
Basic	80% of total contracted rate	20% of total contracted rate
Major	60% of total contracted rate	40% of total contracted rate

IN-NETWORK PROCEDURE	TREATMENT TYPE	WHAT YOU WILL PAY
Periodic Oral Evaluation	Preventive	\$0
Adult Cleaning	Preventive	\$0
Child Cleaning	Preventive	\$0
Filling - one surface, amalgam primary or permanent	Basic	\$15.20
Crown - porcelain fused to high noble metal	Major	\$268.40

**Services received from an out-of-network provider will be paid based on a fee schedule.**