

AHCT 2017 Standard Stand-Alone Dental Plan

Plan Overview	In-Network (INET) Member Pays	Out-of-Network (OON) Member Pays
Deductible <i>(Does not apply to Preventive & Diagnostic Services for In-Network Services)</i>	\$60 per member, up to 3 family members	\$60 per member, up to 3 family members
Out-of-Pocket Maximum <i>for children under age 19 only</i> For one child Two or more children	\$350 \$700	Not Applicable
Diagnostic Services		
Oral Exams <i>twice per year</i>	\$0	20% after OON deductible is met
X-Rays		
Periapicals <i>four per year</i>		
Bitewing Radiographs <i>once every year</i>		
Panoramic or Complete Series <i>once every three years</i>		
Preventive Services		
Cleanings <i>twice per year</i>	\$0	20% after OON deductible is met
Periodontal Scaling and Root Planing		
Periodontal Maintenance <i>once every 3 months following periodontic surgery</i>		
Fluoride <i>twice per year, under age 19</i>		
Sealants <i>for children under 19</i>		
Basic Services		
Filings	20% after INET deductible is met	40% after OON deductible is met
Simple Extractions		
Major Services		
Surgical Extractions	40% after INET deductible is met	50% after OON deductible is met
Endodontic Therapy (i.e. Root Canal Treatment)		
Periodontal Therapy		
Crowns and Cast Restorations		
Prostodontics (Complete and Partial Dentures; Fixed Bridgework)		
Other Services <i>(for children under age 19)</i>		
Medically-Necessary Orthodontic Services	50% after INET deductible is met	50% after OON deductible is met
Waiting Periods and Plan Maximums <i>(for adults aged 19 and older only)</i>		
Applicable Waiting Period for Benefit		
Diagnostic and Preventive Services	no waiting period	
Basic Services	6 months*	
Major Services	12 months*	
<i>*Waiver of waiting period available with proof of prior coverage for these services under a dental insurance plan when the termination date was no more than 30 days prior to the effective date of this plan</i>		
Plan Maximum	\$2,000 per adult member age 19 and over (combined In-Network and Out-of-Network Services)	