

	LBS - PLAN 01/02 CURRENT PLAN		THE STANDARD - LOW PLAN PROPOSED		THE STANDARD - HIGH PLAN PROPOSED		
	In-Network	Out of Network	In-Network	Out of Network	In-Network	Out of Network	
Reimbursement	FEE SCHEDULE		Negotiated Fee	Fee Schedule	Negotiated Fee	80th UCR	
Deductible	N/A		\$50/\$150 applies to Type II and III services	\$50/\$150 applies to Type II and III services	\$50/\$150 applies to Type II and III services	\$50/\$150 applies to Type II and III services	NOTE: Dependents covered to age 26, regardless of student status Type I Services do NOT accumulate toward the Annual Benefit Maximum
Annual Benefit Maximum			\$750		\$1,000		
Oral Exams Cleanings (1 per 6 months) Fluoride Treatments (children under age 14) Sealants Bitewing X-rays Full Mouth (Panoramic) X-ray Space Maintainers Filings	PER FEE SCHEDULE		100%	Fee Sch	100%	80th UCR	Type I PREVENTIVE SERVICES Routine Oral Exams (2 per benefit period) Cleanings (4 per benefit period) Fluoride Treatments (children under age 15) Sealants Bitewing X-rays Full Mouth (Panoramic) X-ray Space Maintainers
Stainless Steel Crowns Simple Oral Surgery/Extractions Non-Surgical Periodontics: Scaling & Root planing Endodontic Services: Root Canal Complex Extractions Crowns Extraction of Impacted Teeth Dentures & Bridges General Anesthesia/IV Sedation Inlay or Onlay Restorations Prosthodontics: Fixed, Removable	PER FEE SCHEDULE		50%	Fee Sch	80%	80th UCR	Type II BASIC SERVICES Restorative Amalgams Restorative Composites (anterior and posterior teeth) Oral Surgery Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Denture Repair Simple Extractions Complex Extractions Anesthesia
			50%	Fee Sch	50%	80th UCR	Type III MAJOR SERVICES Onlays Crowns (1 in 5 years per tooth) Crown Repair Implants Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)
Orthodontia Maximum Benefit	\$2,085		\$2,085		\$2,085 incl adult orthodontia		
Individual	\$16.43		\$16.62		\$26.00		
Family	\$42.59		\$47.05		\$78.44		
Rate Guarantee	N/A		2 YEARS		2 YEARS		