

2009 Individual Dental Plan Overview

	Premier High In Network	Premier High Out of Network	Premier Low In Network	Premier Low Out of Network	Advantage In Network	Advantage Out of network	Value Discount Plan In Network
Preventive Oral Exams, Cleanings, X-rays, Fluoride	100%	80%	100%	80%	100%	See claim payment schedule	Up to 70% Savings
Basic Fillings, Sealants	80%	80%	70%	70%	See copayment schedule	See claim payment schedule	Up to 60% Savings
Major Crowns, Bridges, & Prosthodontics	50%	50%	50%	50%	See copayment schedule	See claim payment schedule	Up to 50% Savings
Orthodontics Up to Age 19 Age 19 & over	50% 25% Discount	50% 25% Discount	25% Discount	Not covered	25% Discount	Not covered	25% Discount
Oral Surgery	80%	80%	70%	70%	See copayment schedule	See claim payment schedule	See member fee
Endodontics	50%	50%	50%	50%	See copayment schedule	See claim payment schedule	See member fee
Periodontics	50%	50%	50%	50%	See copayment schedule	See claim payment schedule	See member fee
Deductible Per person Per family	\$50 \$150	\$50 \$150	\$75 \$225	\$75 \$225	\$25 \$75	\$25 \$75	N/A
Waiting Periods Preventive Basic Major Orthodontic	None 6 months 18 months 24 months	None 6 months 18 months 24 months	None 6 months 18 months None	None 6 months 18 months N/A	None 6 months 12 months None	None 6 months 12 months N/A	None
Benefit Maximums Annual per person Major annual per person Orthodontic annual Orthodontic lifetime	\$1,000 \$500 \$500 \$1,000	\$1,000 \$500 \$500 \$1,000	\$1,000 \$500 None None	\$1,000 \$500 N/A N/A	No Maximums	No Maximums	None
Monthly Premium	Monthly Rates		Monthly Rates		Monthly Rates		Monthly Fees
Subscriber only	\$29		\$23		\$19		\$6
Subscriber + one	\$56		\$46		\$35		\$9
Subscriber + two	\$76		\$61		\$45		\$12
Subscriber + three	\$96		\$76		\$55		\$12
Subscriber + four	\$116		\$91		\$65		\$12
Subscriber + five	\$136		\$106		\$75		\$12
Subscriber + six or more	\$156		\$121		\$85		\$12

Premier plans (high and low) underwritten and administered by Educators Health Plans Life, Accident and Health.
 Advantage plans underwritten and administered by Educators Health Plans Health, Inc.
 Value discount plans are operated by Educators Health Plans Life, Accident and Health.