PICKERING ASSOCIATES, (P67471-00001)

Dental Page 1 of 1

Dental Benefit Overview

Class Description	
ALL MEMBERS	PDF Dental Directory

Calendar Year Deductible

Unit of Coverage	PPO	Non-PPO	
Unit 1 Preventive & Routine Services	N/A	\$0	
Unit 2 Basic Restorative	N/A	\$50	
Unit 3 Major Restorative	IV/A		
Unit 4 Orthodontia	N/A	\$50	

Coinsurance

	PPO		Non-PPO	
Unit of Coverage	Insurance pays	Insured pays	Insurance pays	Insured pays
Unit 1 Preventive & Routine Services	N/A	N/A	100.0%	0.0%
Unit 2 Basic Restorative	N/A	N/A	80.0%	20.0%
Unit 3 Major Restorative	N/A	N/A	50.0%	50.0%
Unit 4 Orthodontia	N/A	N/A	50.0%	50.0%

Calendar Year Maximum

Unit of Coverage	PPO	Non-PPO		
Unit 1 Preventive & Routine Services				
Unit 2 Basic Restorative	N/A	\$1,000		
Unit 3 Major Restorative				
Unit 4 Orthodontia	N/A	\$1,000 calendar year for children \$1,000 lifetime for children		

Dental Treatment Plan

When charges for dental treatment (other than emergency treatment) are expected to exceed \$300 for the insured, they and their provider may file a Dental Treatment Plan with us before treatment begins.

Return to top

Disclaimer:

The information and summaries shown here are intended for employer use only and are not for employee distribution. These summaries do not include all of the benefits, provisions, restrictions, and limitations that apply to the coverage and may not reflect current benefits. Please refer to the policy or benefit booklets for more complete benefit information.

Disclaimer:

Not all transactions needed to administer your company's employee benefits with The Principal are available through the Employee Benefits Service CenterSM. Only the services currently available over the Internet will be found here. The information displayed may not reflect the most current transactions.

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