

BENEFIT SUMMARY

DENTAQUEST® PERSONAL DENTAL PREVENTIVE PLAN

DentaQuest: More Choices, More Value

Everyone deserves quality, affordable oral health care. All DentaQuest plans cover preventive care at no cost to your clients. That's just one reason why more than 30 million people trust their care to DentaQuest. The coverage summary shown below provides detailed information on what the DentaQuest Personal Dental plan offers your clients.

PPO plans are available in the following states: AZ, GA, IL, MO, OH, TX & VA with out-of-network coverage.

EPO Plans are sold in FL, IN, LA, PA & TN with no out-of-network coverage.

Coverage Summary

Coverage type	Calendar year deductible	DentaQuest will pay*
Diagnostic and preventive services	None	100%
Restorative and other basic services	\$50 per covered individual / \$150 per family	50%
Complex dental services	Not a covered service	Not a covered benefit
Orthodontics (under age 19)	Not a covered service	Not a covered benefit

What is the waiting period for services?

There are never waiting periods for preventive or diagnostic services. Restorative services are subject to a 6-month waiting period.

Is there out-of-network coverage?

In AZ, GA, IL, MO, OH, TX and VA: **YES**, DentaQuest will pay the same percentage for covered services received in and out of network. But if the member chooses to see a non-contracting dentist (out of network), they will be responsible for the difference between the plan's allowable charges (what contracting dentists receive for payment from DentaQuest) and the dentist's usual and customary fees (what the dentist charges cash-paying patients). This means the member saves more by receiving care from a contracting dentist.

In FL, IN, LA, PA and TN: **NO**, If a member visits a dentist who is not in our network, they will be responsible for the entire cost of the services they receive. Members may only receive covered benefits from a non-participating dentist in the event of an emergency dental condition.

What are the annual limits and maximums?

For covered individuals, the benefits are not limited to a maximum dollar payment for covered services shown in the schedule of benefits.

Are dependents covered?

Yes, dependent children are covered up to and including age 26.

Category / Procedure	Benefit limits	DentaQuest will pay*
Diagnostic		
Initial oral exam	Once per dentist per 60 months	100%
Periodic oral exam	Twice per plan year	100%
Full mouth X-rays	Once every 60 months	100%
Bitewing X-rays	Twice per plan year	100%
Single tooth X-rays	As needed	100%
Preventive		
Routine cleaning	Twice per plan year	100%
Fluoride varnish application	Children under 19 – Twice per plan year	100%
Topical fluoride treatment	Children under 19 – Twice per plan year	100%
Space maintainers	Only for children under age 14 and not for the replacement of primary or permanent front teeth	100%
Sealants	Sealants on unrestored permanent molars, once per tooth for children under 16	100%
Repair crowns or onlays	Once per tooth	50%
Recement crowns	Once per tooth every 12 months	50%
Restorative		
Silver fillings	Once every two years per surface per tooth	50%
White fillings (front teeth)	Once every two years per surface per tooth	50%
Temporary fillings	Once per tooth	50%
Stainless steel crowns	Under age 15 – One per tooth in 60 months	50%
Dentures and Bridges		
Rebase or reline dentures	Once every 36 months	50%
Repair of dentures or fixed bridges	Once every 12 months	50%
Adding teeth to existing dentures	Once per tooth	50%
Recementing fixed bridges	Once every 12 months	50%
Oral Surgery		
Simple extractions	Once per tooth	50%
Emergency Dental Care		
Minor treatment – pain relief	Three occurrences in six months	50%
Anesthesia		
General anesthesia	Allowed with covered surgical services only	50%

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Individual Dental Plan Policy, which is available at www.dentaquest.com/personal. If you receive a treatment after you have exhausted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than DentaQuest's negotiated rate.

Your Plan is administered by
DentaQuest National Insurance Company, Inc.

DentaQuest.com

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DentaQuest
a Sun Life company