



Group: City of Mandan (Plan #9908)
Plan: Premier
Underwritten by: Companion Life Insurance Company
Administered by: Dental Management Administrators
Effective Date: 1/1/2024
Benefit Year: Calendar
Plan Type: Voluntary / Fully Insured

	In-Network	Out-of-Network
Type 1 - Preventive Oral Exams, Cleanings, Bitewing X-rays, Fluoride	100%	100% up to R&C*
Type 2 - Basic Fillings	80%	80% up to R&C*
Type 3 - Major Crowns, Bridges, Prosthodontics	50%	50% up to R&C*
Type 4 - Orthodontics Dependent children up to age 26	50%	50%
Adults	No Coverage	No Coverage
Sealants	Type 2 - Basic	Type 2 - Basic
Space Maintainers	Type 3 - Major	Type 3 - Major
Endodontics	Type 3 - Major	Type 3 - Major
Periodontics	Type 3 - Major	Type 3 - Major
Simple Extractions	Type 2 - Basic	Type 2 - Basic
Oral Surgery	Type 3 - Major	Type 3 - Major
Waiting periods		
Type 2 - Basic	None	
Type 3 - Major	12 Month Waiting Period	
Type 4 - Orthodontics	12 Month Waiting Period	
Deductible	In and Out of Network Deductibles are Combined	
Per Person	\$100.00	
	Lifetime	
Deductible Applies To	Type 1, Type 2 & Type 3	
Annual Maximum Per Person	\$1,000.00	
Orthodontic Lifetime Maximum	\$1,000.00	
Network / Reimbursement Schedule	TDA PPO	R&C (90th)*
Monthly Rates		
Employee	\$41.80	
Two Party	\$79.34	
Family	\$124.90	

Provisions / Limitations / Exclusions	
Exams (including Periodontal), Cleanings	2 per plan year
Fluoride	1 per plan year
Sealants	1 per tooth per 36 months, ages 6-16
Space Maintainers	No Frequency
Bitewing X-Rays	1 per plan year
Periapical X-Rays	No frequency
Panoramic X-Ray	1 every 3 years
Impacted Teeth	Covered in Type 2 - Basic
Anesthesia - (Limited to surgical procedures only)	Covered in Type 3 - Major
Implants / Implant Abutments	Over age 16, 1 per 10 years
Crowns, Pontics, Abutments, Onlays and Dentures	1 every 5 years per tooth
Fillings on the same surface	No frequency

* When using a non-participating provider, the insured is responsible for all fees in excess of the Reasonable and Customary Charges (R&C).

Read Your Policy Carefully-This outline of coverage provides a very brief description of the important features of your policy. This is not the insurance contract and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is, therefore, important that you READ YOUR POLICY CAREFULLY!