

**2024-2025 Dental Plan Features**

Qualification	Qualified dependents and students are covered to age 26.
Provider Network	Coverage provided through Excellus BlueCross BlueShield dental provider network
Annual Maximum	\$50 individual/\$150 family; applies to classes II, IIA and III
Out-of-Pocket Maximum	\$1,500 applies to classes II, IIA and III
Preventive Services	Covered
Restorative Services	\$1,500 individual maximum. No more than one half of the Lifetime Maximum will be paid in any calendar year.
Emergency Services	Covered at fee schedule, subject to balance billing
Orthodontia	Covered
Waiting Period	12 month waiting period applies for all Class IIA, III and IV services for voluntary dental plans (employer contributes less than 25% of premium). These can be waived with proof of creditable coverage from previous dental plan.

**Plan Benefits**

Class I - Preventive	In-Network	Out-Of-Network
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class I - Preventive	Covered at 100%	Covered at 100%, subject to balance billing
Class II - Basic Restorative	In-Network	Out-Of-Network
Class II - Basic Restorative	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Class II - Basic Restorative	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible
Class II - Basic Restorative	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing

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Plan Benefits		
Class II A - Basic Restorative	In-Network	Out Of Network
Crown	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Onlay	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Inlay	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Partial denture	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Complete denture	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Removable partial denture	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Fixed partial denture	Covered at 80%, subject to deductible	Covered at 80%, subject to deductible and balance billing
Class III - Major Restorative	In-Network	Out Of Network
Crown	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Onlay	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Inlay	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Partial denture	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Complete denture	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Removable partial denture	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Fixed partial denture	Covered at 50%, subject to deductible	Covered at 50%, subject to deductible and balance billing
Class IV - Orthodontia Group must have 10	In-Network	Out Of Network
Crown	Covered at 50%, subject to orthodontia lifetime maximum	Covered at 50%, subject to balance billing and orthodontia lifetime maximum
Onlay	Covered at 50%, subject to orthodontia lifetime maximum	Covered at 50%, subject to balance billing and orthodontia lifetime maximum