

CalDent Group Dental Plan

- ✓ **NO WAITING PERIODS - NO ADMIN FEES**
- ✓ **Groups of 2 or more** (75% participation required)
- ✓ **Gold & Platinum Plans pay Endodontics and Periodontics at 90%**
- ✓ **5% discount** (when bundled with CalVision)

CALDENT GROUP PLANS Participating and Non Participating Providers paid at the applicable Fee Schedule (FMC or First Dental Health)				
	Silver	Gold	Platinum	Benefits
Calendar Year Maximum	\$1,000	\$1,500	\$2,000	
Calendar Year Deductible (3 Per Family)	\$50	\$50	\$50	
Preventative Services <i>No Waiting Period</i>	100%	100%	100% <i>Deductible Waived</i>	Exams – 2 per calendar year Cleanings – 2 per calendar year Bitewing X-rays – 2 per calendar yr Fluoride – 1 per calendar year to age 16.
Basic Services <i>No Waiting Period</i>	50%	90%	90%	Simple Extractions Fillings Space Maintainers Diagnostic X-rays Oral Surgery Endodontics (Root Canal) Periodontics, Nightguards, Scaling 1 per quadrant every 6 months
Major Services <i>No Waiting Period</i>	50%	50%	50%	Bridges Dentures Crowns Sealants to age 16 - \$50 calendar year maximum
Orthodontic Services No Waiting Period Calendar Year Maximum Lifetime Maximum	Not Covered	50% \$350 \$1,000	50% \$500 \$1,500	Straightening of Teeth Dependent children to age 19 only

- Prior extractions not covered unless it includes replacement of a natural tooth lost or extracted while covered under this plan. Limitation ends after covered under this policy for 36 consecutive months.
- Unmarried dependent children are covered from age 19 until their 26th birthday
- Prosthetic replacement – one time every 5 years.

**THIS FORM IS A SUMMARY OF PLAN BENEFITS ONLY –
REFER TO BENEFIT CERTIFICATE FOR COMPLETE BENEFIT DETAILS
INCLUDING LIMITATIONS AND EXCLUSIONS.**