

Summary of Benefits For:

Verado Energy

90th R&C

Indemnity Classic Plan	
Platinum Network	
Contracted Dentist	Non-Contracted Dentist
100%	100% of R&C
80%	80% of R&C
No Waiting Period	
80%	80% of R&C
No Waiting Period	
50%	50%
No Waiting Period	
\$2000.00	
\$5000.00	
\$50.00 \$150.00	\$50.00 \$150.00

PREVENTIVE
Routine exams, cleanings (2 per year), topical fluoride, x-rays, space maintainers, sealants
BASIC
Composite fillings, extractions, oral surgery, endodontics, periodontics
MAJOR
Crowns, bridges, dentures, full implants
ORTHODONTICS
Children under 19
Waiting Period
Lifetime Maximum
MAXIMUM BENEFIT
Applies to Preventive, Basic and Major Services
<u>Benefit Period is:</u> Per Calendar Year
DEDUCTIBLE
Per Benefit Period
Applies to Basic and Major Services
Per Person:
Family Maximum:

Dental Notes For:

Verado Eneergy**Network Access****General Dentists**

Dental Select participating general dentists accept the Platinum or Gold fee schedule as payment in full.

Specialists (Include Pediatric, Endodontist, Prosthodontist, Oral Surgeon, Periodontist, Orthodontist*)

Coinsurance Plans

*Contracted Orthodontist: The member may receive a discount of up to 20% off of the contracted Orthodontist's fee.

Contracted Specialists: The plan will pay based on a contracted fee schedule. Contracted specialist providers accept the fee schedule as payment in full with no balance billing.

Non-Contracted Specialists:

MAC- No discount - including Orthodontists. The plan will pay from our contracted fee schedule. The Member is responsible for the difference between the plan's payment and the Specialist's fee.

UCR- No discount - including Orthodontists. The plan will pay based on Reasonable & Customary fees. The Member is responsible for the difference between the plan's payment and the Specialist's fee.

Co-Pay Plans - See Schedule of co-payments for member responsibility

Minnesota

Dental Select participating general dentists utilize the Premier network. Services rendered will be reimbursed according to the Premier network fee schedule as payment in full.

Plan Notes**UCR**

CONTRACTED: General Dentists & Specialists: All payments made by the plan are based on the Platinum contracted fee schedule. NON-CONTRACTED: Dental Select will allow up to the reasonable and customary charge for the dental procedures and services after the required deductible amount, as shown. Charges above the plan payment are the member's responsibility. DISCOUNT: Discount only; no benefit will be paid.

This summary of benefits is current as of 03/29/2018. To verify up to date benefits, please contact Dental Select Member Services (1-800-999-9789) or refer to your current Certificate of Insurance.

