

VOLUNTARY DENTAL



Almcoe Refrigeration is offering a voluntary, full dental plan to all eligible employees for the 2015-2016 plan year. Benefits will be effective March 1 and will accumulate on a calendar year basis, January through December, restarting each January 1.

How does a DPPO plan work?

With a Dental PPO plan the patient typically obtains care through a network of dental providers who agree to serve the plan's members at reduced rates. When you use a network provider, you will typically pay a certain percentage (e.g. 20%) of the reduced rate, and the insurance company will pay the remaining percentage (e.g. 80%). As a member of a Dental PPO plan, you may use dentists outside of the Dental PPO plan network, but you will only be reimbursed based on the Usual & Customary amount for that service in that area. If a provider charges amounts in excess of U&C, you will be responsible for that portion, in addition to any coinsurance amounts according to the schedule below.

Plan Features	In- or Out-of-Network
Deductible (Individual / Family)	\$50 / \$150
Child Age Limit	Up to age 25
Preventive Benefits – Class I	100%, Deductible Waived
Basic Benefits – Class II	80% after Deductible
Major Benefits – Class III	50% after Deductible
Calendar Year Maximum	\$1,000
Sealants	Preventive – Class I
X-Rays	Preventive – Class I
Endodontics	Major – Class III
Periodontics	Major – Class III
Periodontal/Oral Surgery	Major – Class III
Orthodontia (for children up to age 19)	
Coinsurance	50%
Lifetime Maximum	\$1,000
Waiting Periods (for Late Entrants only) <small>(Late Entrants are those who do not enroll at their initial eligibility period.)</small>	Fillings- 6 months Other Basic Services- 12 months Major & Ortho- 24 months
Out-of-Network Provider Claims	Reimbursed based on the U&C amount for that service in that area. If a provider charges amounts in excess of U&C, you will be responsible for that portion, in addition to any coinsurance amounts according to the schedule above.

Voluntary Dental Plan Rates:

	Employee's Cost per WEEK
Employee Only	\$ 6.75
Employee and Spouse	\$13.86
Employee and Child(ren)	\$17.87
Employee and Family	\$24.97