

Dental Benefits for Fayette County Board of Education Option 1

This is not a contract. It is a *partial list* of benefits and services. For complete details refer to your certificate.

Deductible

(Each Benefit Period) \$50 individual/\$150 family

Maximum Benefits

(Per Covered Person each Benefit Period) \$1,200

Age Limitations

Dependents covered up to age 23.

Diagnostic and Preventive Services

- ◆ Oral examination (limited to 2 per calendar year)
- ◆ Palliative emergency treatment
- ◆ Periapical, bitewing, panoramic or complete series x-ray
- ◆ Topical fluoride application (up to age 19)
- ◆ Routine cleanings
- ◆ Sealants (up to age 16)
- ◆ Space maintainers (up to age 11)

Reimbursement Amount

100% of the Allowable Amount
Deductible does not apply

Minor Services

- ◆ Routine fillings (composites)
- ◆ Simple extractions
- ◆ Root canal therapy
- ◆ Simple denture repair
- ◆ Oral surgery

Reimbursement Amount

80% of the Allowable Amount
Subject to deductible.

Major Services

- ◆ Inlays or crowns
- ◆ Prosthetic services (bridges, dentures and partials)
- ◆ Periodontic services

Reimbursement Amount

50% of the Allowable Amount
Subject to deductible.

Orthodontic Services

- ◆ Diagnosis and treatment plan
- ◆ Minor treatment for tooth guidance

Reimbursement Amount

50% of the Allowable Amount
Deductible does not apply
Benefits are limited to \$1,000 lifetime maximum for covered dependents under age 19
(No adult orthodontic coverage)
Subject to a 12 month waiting period

Please note: Dentists who have signed participating agreements with Delta Dental of Kentucky agree to accept the Allowable Amount as payment in full for Covered Services as these terms are defined in the Certificate of Coverage. Each Covered Person is responsible for the amount of Coinsurance, Deductible, and non-covered charges. Dentists who have not signed a participating agreement may bill you directly for any amount of their charge in excess of the Allowable Amount. In cases where the dentist's charges exceed the Allowable Amount, your coinsurance will be larger. Certain procedures require preauthorization and/or are subject to limitations.