

Benefit Highlight Sheet for Family Video - Group Number F1D0698 - Effective 3/1/2011

The following is a listing of common services available through the DNoA Preferred Dental Network. The member's share of the costs depends on whether care is received from a participating or non-participating provider.

Annual Enrollment: If the person did not enroll within the first 31 days of becoming eligible, they may enroll for dental insurance or request changes to their current dental benefits only during annual enrollment.

Benefits	Participating Provider	Non-Participating Provider
Calendar Year Maximum	\$1,000	
Deductible	\$ 50 per person per Calendar year. \$ 150 maximum per family <i>(Deductible does not apply to Diagnostic, Preventive, and Miscellaneous Services)</i>	\$ 50 per person per Calendar year. \$ 150 maximum per family <i>(Deductible does not apply to Diagnostic, Preventive, and Miscellaneous Services)</i>
Dependent Coverage	Spouse and unmarried dependent up to age 26, unmarried military dependents will be covered until age 30.	
Diagnostic and Preventive Services Oral Exams, X-rays, Professional Cleanings, Fluoride Treatment	100 % of Maximum Allowance*	100% of Reasonable and Customary Charges**
Miscellaneous Services Sealants (per tooth), Space Maintainers, Pulp Vitality Tests, Palliative Treatment to relieve dental pain	100% of Maximum Allowance*	100% of Reasonable and Customary Charges**
Restorative Services Amalgam filling, Pin Retention (per tooth), Composite Restorations, Tooth Extraction	80% of Maximum Allowance*	80% of Reasonable and Customary Charges**
General Services Intravenous Sedation, General Anesthesia, Stainless Steel Crowns, House Call, Injection of Antibiotic Drugs	80% of Maximum Allowance*	80% of Reasonable and Customary Charges**
Endodontic Services Molar Root Canal Therapy, Bicuspid Root Canal Therapy	80% of Maximum Allowance*	80% of Reasonable and Customary Charges**
Periodontal Services Scaling & Root Planing (per quadrant), Osseous Surgery (per quadrant)	80% of Maximum Allowance*	80% of Reasonable and Customary Charges**
Oral Surgery Services Surgical Tooth Extractions, Other dentally necessary surgical procedures	80% of Maximum Allowance*	80% of Reasonable and Customary Charges**
Crown/Inlay/Onlay Services Prefabricated Post and Cores, Crown, inlays/ onlays Repairs	50% of Maximum Allowance*	50% of Reasonable and Customary Charges**
Prosthetic Services Bridgework, Dentures	50% of Maximum Allowance*	50% of Reasonable and Customary Charges**
Implant Services	50% of Maximum Allowance*	50% of Reasonable and Customary Charges**
Orthodontic Services (to age 19) Orthodontic Lifetime Maximum	50% up to Lifetime Maximum of \$1,000	

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* Maximum Allowance means the amount determined by Fort Dearborn Life which providers have agreed to accept a payment in full for a particular service.

** For services received from a non-participating provider, you will be liable for any difference between the dentist's charge and your covered benefits.

Pre-Estimation of Benefits

If your Dentist recommends a Course of Treatment that will cost more than \$300, your Dentist should prepare a Claim form describing the planned treatment, copies of necessary X-rays, photographs and models and an estimate of the charges prior to your beginning the Course of Treatment.

Dearborn National will review the report and materials, taking into consideration alternative adequate Course of Treatment, and will notify you and your Dentist of the estimated benefits which will be provided under this Benefit Section. This is not a guarantee of payment, but an estimate of the benefits available for the proposed services to be rendered.

DENTAL WELLNESS CENTER



Dearborn National® is committed to providing you with information and resources to help you maintain good oral health. Visit our Dental Wellness Center at dearbornnational.com/products/dental for more information.

YOU WILL HAVE ACCESS TO THE FOLLOWING ONLINE TOOLS:

- ▲ **Ask a Dentist**—Submit clinical questions directly to a licensed dentist and receive a response within one business day.
- ▲ **Provider Finder**—Create and download your own provider directory.
- ▲ **Dental Risk Assessments**—Determine your risk factors.
- ▲ **Dental Wellness Tips**—Access articles on specific medical conditions and their relationships to oral health.



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DENTAL SEALANTS -

Part of a Child's Total Preventive Dental Care



Tooth decay is the single most common chronic childhood disease, yet 90% of all tooth decay is preventable¹.

Proper preventive dental care is key to the oral and overall health of every child. Tooth decay occurs when foods containing sugars and starches such as milk, soft drinks, raisins, cakes or candy are frequently left on the teeth, according to the American Academy of Pediatric Dentistry. Bacteria that live in the mouth thrive on these foods, producing acids as a result. Over a period of time, these acids destroy tooth enamel, resulting in tooth decay.

Sealants Stop Dental Decay Before it Occurs

Dental sealants benefit a child's permanent molars the most. The permanent molars usually erupt when a child is 6 years old, and then again at 12 years old. Dental sealants are a thin coating that is simply painted onto the grooves of the chewing surface of the tooth, where it bonds and hardens. The sealant protects the surface of the tooth by filling the pits and grooves so germs and food particles cannot get trapped in the tooth – preventing future decay from forming.

Sealants "Seal Out" Plaque

Brushing and flossing do not always reach into the grooves of the back teeth. Sealants protect these areas by "sealing out" the food and plaque. They are easy for your dentist to apply, and it only takes a few minutes to seal each tooth. As long as the sealant remains intact, the tooth surface will be protected from decay.

Talk to your dentist about avoiding tooth decay and whether sealants can make your child's preventive program even stronger. Only you and your dentist can determine what is right for you. Check your plan benefits for coverage information.

For more information about dental sealants, visit www.dearbornnational.com/sealants.html and click on the **Dental Wellness Center**. You will find useful tools and information about dental care.

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A Complete Preventive Program:

According to the Centers for Disease Control and Prevention, sealants are one part of a child's total preventive dental care. A complete preventive dental program includes:

- ▲ Dental sealants
- ▲ Fluoridated toothpaste
- ▲ Twice-daily brushing and flossing
- ▲ Wise food choices – limited snacking
- ▲ Regular professional cleanings

Here is a sample of Crest®
Glide Floss to get you started

This product for use as intended only.

Consider making your dental
appointment today.

¹ American Academy of Pediatric Dentistry (AAPD). "AAPD Cites Ways to Prevent Risk for Children's Tooth Decay", May 1, 2007.

HEALTHY GUMS -

for a Healthy Smile



Approximately three out of four Americans suffer from some form of periodontal disease.¹

Simply put, periodontal disease is a bacterial infection in the gums that can result in tooth loss if not treated. The good news is periodontal disease is reversible if detected at an early stage.

Causes of Periodontal Disease

Our mouths are full of bacteria that constantly form a sticky film on teeth, called plaque. Periodontal disease begins when this bacteria irritates the gums and causes inflammation. The resulting inflammation can damage the gums and bone surrounding the teeth potentially causing tooth loss. In addition, tobacco use is one of the most important risk factors in the development and progression of periodontal disease.

Research also suggests an association between periodontal disease and other health concerns such as diabetes, cardiovascular disease, obesity and complications during pregnancy. Therefore, maintaining healthy teeth and gums is an important part of maintaining overall health.

Are You at risk?

Many people are unaware that they even have periodontal disease, often times having no symptoms until the disease is at an advanced stage. Early warning signs include:

- ▲ Gums that bleed easily
- ▲ Red, swollen or tender gums
- ▲ Persistent bad breath

Talk to your dentist about the risks of periodontal disease. Only you and your dentist can determine what is right for you. Check your plan benefits for coverage information.

For more information on how your oral health can affect your overall health, visit www.dearbornnational.com/perio.html and click on the **Dental Wellness Center**.



Dental Health Tips:

The good news is that, in its mildest form, periodontal disease is reversible with professional treatment and a good daily oral routine. Here are some ways you can help prevent periodontal disease:

- ▲ Brush after every meal
- ▲ Floss daily
- ▲ See your dental professional regularly
- ▲ Eat a healthy diet
- ▲ Avoid using tobacco products

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¹ American Academy of Periodontology. "Dispelling Myths About Gum Disease: The Truth Behind Healthy Teeth and Gums." February 18, 2010.

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