

Dental

We are proud to offer you a choice between two dental plans.

UHC DPPO: Both plans offer you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Options PPO 30 network. By choosing to seek care from an out-of-network provider you could be balance billed.

Following is a high-level overview of the coverage available.

Key Dental Benefits	UHC DPPO BASE	UHC DPPO BUY UP
	In-Network	In-Network
Deductible (per calendar year)		
Individual / Family	\$50 / \$150	\$50 / \$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$1,500	\$3,000
Covered Services		
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Implants	Not Covered	50%
Orthodontia	50%; \$1,500 Max. Benefit (Child Only to age 19)	50%; \$3,000 Max. Benefit (Adult & Child)
Out of Network UCR	90th percentile	90th percentile

Coverage	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Dental Base	\$0.00	\$17.01	\$22.39	\$40.95
Dental Buy Up	\$3.70	\$21.69	\$28.57	\$52.23

Basic Life/ AD&D

Life/AD&D Insurance

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through New York Life.

Benefit Amount	
Employee	2 Times your base salary up to a \$350,000 maximum

