Dental Benefits Summary for CLIFTON ISD Group Number: 897967-000/099

		Network: Elite Plu
Benefit Category ¹	CONCORDIA FLEX PLAN	
	In-Network ²	Non-Network ²
Class I – Diagnostic/Preventive Services		
Exams	100%	100%
Bitewing X-rays		
All Other X-rays		
Cleanings & Fluoride Treatments		
Sealants		
Class II – Basic Services		
Basic Restorative (Fillings)		
Simple Extractions	80% 80%	
Palliative Treatment		
Space Maintainers		80%
Repairs of Crowns, Inlays, Onlays, Bridges & Dentures		
Endodontics		
Nonsurgical Periodontics		
Surgical Periodontics		
Complex Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	500/	50%
Prosthetics (Bridges, Dentures)	50%	50%
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
ncluded Plan Features		
Preventive Incentive®	Class I services do not count toward your annual program maximum	
Smile for Health®Wellness ⁴ Provides periodontal care for people with certain chronic medical	 Covers 1 additional periodontal maintenance per year and all are covered at 100% Scaling and root planing are covered at 100% 4 periodontal surgery procedures are covered at 100% 	
conditions: diabetes, heart disease, lupus, oral cancer, organ transplant, rheumatoid arthritis and stroke Pregnancy is also a covered condition		
Pregnancy Benefit ⁴	Covers 1 additional cleaning during pregnancy in addition to the benefits listed for Smile for Health®Wellness ³	
Maximums & Deductibles (applies to the combination of se	ervices received from network and	I non-network dentists)
Calendar Year Deductible (per person/per family)	\$50/\$150 Excludes Class I & Orthodontics	
Calendar Year Maximum (per person)	\$1,000 Excludes Class I & Orthodontics	
Lifetime Orthodontic Maximum (per person)	\$1,00	
Reimbursement	Elite Plus	90 th Percentile

Representative listing of covered services – certificate of coverage provides a detailed description of benefits.

Rate Tier	Rate Cost
Employee Only	\$38.92
Employee + 1 Dependent	\$76.43
Employee + Family	\$135.12

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