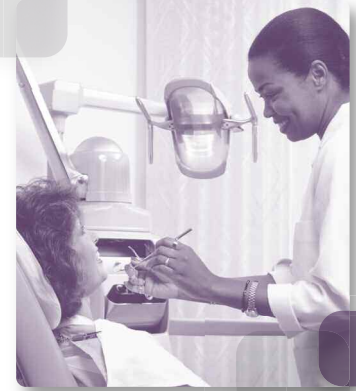


Dental Options

All members and enrolled dependents have the same dental benefits available regardless of the health plan selected. Participants may go to any dental provider for services. During the Benefit Choice Period, members have the option to drop dental coverage. The election to drop coverage will remain in effect the entire plan year, without exception. The Benefit Choice Period is also the only time members may elect dental coverage if they previously dropped the coverage.



Dental Benefit

The Quality Care Dental Plan (QCDP) reimburses only those services listed on the Dental Schedule of Benefits, available on the Benefits website. Listed services are reimbursed at a predetermined maximum scheduled amount. Members are responsible for all charges over the scheduled amount and/or over the annual maximum benefit.

Each plan participant is subject to an annual plan deductible for all dental services, except those listed in the Schedule of Benefits as 'Diagnostic' or 'Preventive'. **The annual plan deductible is \$125 per participant per plan year.** Once the deductible has been met, the plan participant has a maximum annual dental benefit of \$2,500 for all dental services.

Preventive and Diagnostic Services

| | |
|----------------------------|---------|
| Annual Deductible | N/A |
| Plan Year Maximum Benefit* | \$2,500 |

All Other Covered Dental Services

| | |
|----------------------------|---------|
| Annual Deductible | \$125 |
| Plan Year Maximum Benefit* | \$2,500 |

* Orthodontics + all other covered services

Prosthodontic Limitations

(Prosthodontics include full dentures, partial dentures, implants and crowns)

- Prosthodontics to replace missing teeth are covered only for teeth that are lost while the plan participant is covered by this plan.
- Multiple procedures are subject to limitations. Please refer to the Dental Schedule of Benefits PRIOR to the completion of any procedure to clarify coverage limitations.

Child Orthodontia Benefit

The child orthodontia benefit is available only to children who begin treatment prior to the age of 19. There is a maximum lifetime benefit for child orthodontia of \$2,000. This maximum represents a \$250 increase from FY10. Children **currently undergoing a course of orthodontia treatment** are eligible for the additional \$250 benefit after the \$125 plan year deductible has been met for FY11. This lifetime maximum is subject to course of treatment limitations (see 'Length of Orthodontia Treatment' chart below).

Orthodontia Services

| | |
|----------------------------|---------|
| Annual Deductible | \$125 |
| Lifetime Maximum Benefit | \$2,000 |
| Plan Year Maximum Benefit* | \$2,500 |

Length of Orthodontia Treatment

The lifetime maximum benefit for child orthodontics is based on the length of treatment. This lifetime maximum applies to each plan participant regardless of the number of courses of treatment.

| Length of Treatment | Maximum Benefit |
|---------------------|-----------------|
| 0 - 36 Months | \$2,000 |
| 0 - 18 Months | \$1,820 |
| 0 - 12 Months | \$1,040 |

CompBenefits: (800) 999-1669
TDD/TTY: (312) 829-1298
Website: www.compbenefits.com