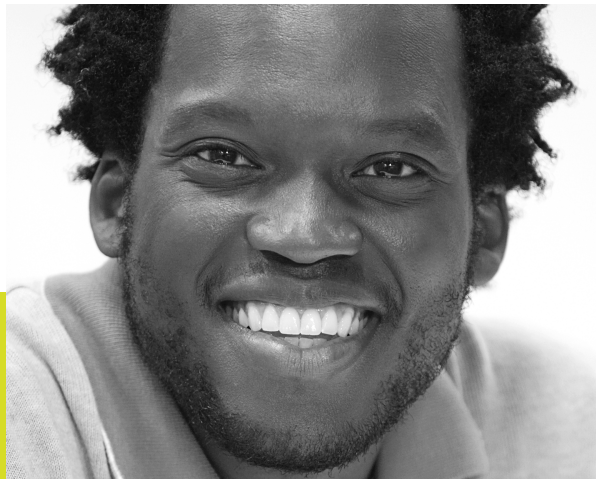


dental traditions q & a



how does my plan work?

With Dental Traditions, you have the freedom to see any dentist, and services are reimbursed at Usual & Customary charges. Any balance billing from your provider will be your responsibility.

Below are some examples on what you're out-of-pocket expenses might be when seeing a dentist that does not participate.

***Please note the amounts listed below are estimates and charges may vary.**

what if I am in the middle of services? example crowns

Claims are paid based on the seat date, so even if services began while you were on plan

A or your old plan, if the crown is placed while you are on plan B or your new plan, it will process under the plan B benefits.

what if my child is currently in the middle of braces?

If your plan covers orthodontia, this situation is unique and is based on how your dentist is billing you. With your dental benefit, if you have a \$1,000 lifetime orthodontia max, your benefit will be paid at 50% up to the \$1,000 lifetime orthodontia max. Half (1/2) the lifetime orthodontia max. will be paid per calendar year.

dental traditions	class II service resin, 3 surface – filling
*dentist charge	\$215
reimbursement	\$132
your benefit 100%	\$132
total out-of-pocket – assuming deductible has been met	\$83

dental traditions	class III service crown
*dentist charge	\$1,013
reimbursement	\$842
your benefit 50%	\$421
Ttotal out of pocket – assuming deductible has been met	\$592