

This is a summary of coverage. For a more detailed description of coverage, benefits, limitations and exclusions, please refer to the applicable Certificate of Coverage. Should there be a conflict between this summary and the terms of your Certificate of Coverage, the terms of the Certificate of Coverage shall govern. The amounts listed below illustrate what UNICARE Life & Health Insurance Company (UNICARE) pays:

Features	Contracting Dentist	Noncontracting Dentist
Annual Deductible per member	\$50 per member, three-deductible family maximum	
Annual Maximum Benefit	\$1,000	
Annual Deductible for Preventive and Diagnostic	\$25 per member, three-deductible family maximum	
Preventive and Diagnostic Services		
<i>Teeth Cleaning (prophylaxis)</i>		
Adult cleaning	100%	80%
Child cleaning	100%	80%
Child Fluoride Applications Including cleaning	100%	80%
Without cleaning	100%	80%
<i>Oral Exams</i>		
Periodic oral exam	100%	80%
Comprehensive oral exam	100%	80%
<i>X-rays</i>		
Intraoral - complete series	100%	80%
Bitewing - single film	100%	80%
Minor Services		
<i>Filling of Cavities</i>		
Amalgam - 2 surfaces	80%	60%
Resin - 2 surfaces	80%	60%
Oral Surgery		
<i>Extraction of Teeth</i>		
Simple extraction	50%	50%
Impacted tooth - soft tissue	50%	50%
<i>(cont'd)</i>		

Indiana Small Group GoldStandard Dental Plan (cont'd.)

Features	Contracting Dentist	Noncontracting Dentist
Endodontic Services*		
<i>Root canal therapy</i>		
Molar	50%	40%
Periodontic Services*		
Scaling (root planing)	50%	40%
Removable Prosthodontics*		
<i>Dentures</i>		
Complete - maxillary	50%	40%
Partial - maxillary, cast metal with resin	50%	40%
Fixed Prosthodontics*		
<i>Crowns</i>		
Porcelain - (high noble)	50%	40%
<i>Pontics</i>		
Porcelain - (high noble)	50%	40%
<i>Inlays</i>		
Porcelain (3 or more surfaces)	50%	40%
Orthodontics*		
	Pays 50% up to \$1,500 lifetime maximum	

* An insured person must be enrolled for one year under this certificate to be eligible for benefits for endodontic services, periodontic services, removable prosthodontics or fixed prosthodontics including inlays and crowns and orthodontics. No waiting periods for groups with 25 or more enrolling employees.

Using Your Dental Plan

Early diagnosis and preventive care are vital in maintaining good dental hygiene, and regular dental care contributes to your overall health. UNICARE dental plans emphasize routine examination so that minor dental problems can be treated before more extensive problems develop. By taking advantage of your plan's benefits, you ensure your long-term dental health.