

Indiana Small Group High Option PPO Dental Plan

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	\$1,500	
Annual Deductible for Preventive and Diagnostic	Included in annual deductible	
Preventive and Diagnostic Services		
<i>Teeth Cleaning (prophylaxis)</i>		
Adult cleaning	100%	\$24
Child cleaning	100%	\$17
Child Fluoride Applications Including cleaning	100%	\$24
Without cleaning	100%	\$10
<i>Oral Exams</i>		
Periodic oral exam	100%	\$10
Comprehensive oral exam	100%	\$14
<i>X-rays</i>		
Intraoral - complete series	100%	\$34
Bitewing - single film	100%	\$8
Minor Services		
<i>Filling of Cavities</i>		
Amalgam - 2 surfaces	80%	\$43
Resin - 2 surfaces	80%	\$49
Oral Surgery		
<i>Extraction of Teeth</i>		
Simple extraction	80%	\$38
Impacted tooth - soft tissue	80%	\$94
<i>(cont'd)</i>		

Indiana Small Group High Option PPO Dental Plan (cont'd.)

Features	Contracting Dentist	Noncontracting Dentist
Endodontic Services		
<i>Root canal therapy</i>		
Molar	80%	\$306
Periodontic Services*		
Scaling (root planing)	50%	\$43
Removable Prosthodontics*		
<i>Dentures</i>		
Complete - maxillary	50%	\$287
Partial - maxillary, cast metal with resin	50%	\$317
Fixed Prosthodontics*		
<i>Crowns</i>		
Porcelain - (high noble)	50%	\$246
<i>Pontics</i>		
Porcelain - (high noble)	50%	\$216
<i>Inlays</i>		
Porcelain (3 or more surfaces)	50%	\$216
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 periodontic services, removable prosthodontics or fixed prosthodontics including inlays and crowns.

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.

Once enrolled in a PPO Dental Plan, you can go to any dentist in our Provider Network and receive complete plan benefits or visit a dentist outside of the network.

When you use a participating dentist, you will benefit from services provided at rates that are substantially less than the dentists' usual billed fees. You may find that our extensive network includes your present dentist.

While it benefits you to use a dentist from our Provider Network, you may choose any dental care professional. Be aware that when you choose a dentist from outside the network, your out-of-pocket costs may be higher.