

## Dental Benefits

Our Dental insurance will be offered through *Dental Health Options by Health Resources, Inc. (HRI)*. HRI’s network includes nearly every dentist in St. Joseph and Elkhart counties.

Please note: You must use a participating HRI dentist in order to receive benefits under the dental plan, except, if you have a dependent living in a county that does not have any participating dentists, then he/she may use a non-participating dentist.

During our annual Open Enrollment period, you may add or drop dental coverage for you and your dependents.

2014 DENTAL PLAN	In-Network	Out-of-Network
Deductible	None	Not Covered
Annual Maximum	\$1,500 per person	Not Covered
Lifetime Ortho Maximum	\$1,500 per dependent	Not Covered
Diagnostic & Preventive (cleanings, exams, x-rays)	100% (twice annually)	Not Covered
Basic Services (such as fillings, extractions)	80%	Not Covered
Endodontics (such as root canals)	80%	Not Covered
Periodontics (gum treatments)	80%	Not Covered
Major Restorative (such as crowns and dentures)	50%	Not Covered
Orthodontics (to age 19)	50%	Not Covered
Dependent Child Eligibility	To end of cal. yr. in which he/she turns age 26	Not Covered

### Employee Dental Premium Contributions (per month)

	New (eff. 1/1/14)
Employee	\$23.00
Employee + Spouse	\$59.90
Employee + Children	\$54.80
Employee + Family	\$96.00