

Dental Benefits

Our Dental insurance will continue to 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.

Employee Dental Premium Contributions (per month)

2016 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	End of cal. yr. in which he/she turns age 26	Not Covered

Dental Employee Premium Contributions (per month)

	Current	2016
Employee	\$23.00	\$23.70
Employee + Spouse	\$61.10	\$62.90
Employee + Children	\$55.90	\$57.60
Employee + Family	\$97.90	\$100.80