

Employee Benefits Guide



Dental Benefits

Our Dental insurance is provided 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 are free to use any dentist even if the dentist does not participate with HRI; however, when using a non-participating dentist, you may be charged more than the reasonable and customary allowance. Charges that are more than the reasonable and customary allowance are not covered, and therefore the non-participating dentist may bill you for this balance.

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

2017 DENTAL PLAN	
Deductible	None
Annual Maximum	\$1,500 per person
Lifetime Ortho Maximum	\$1,500 per dependent
Diagnostic & Preventive (cleanings, exams, x-rays)	100% (twice annually)
Basic Services (such as fillings, extractions)	80%
Endodontics (such as root canals)	80%
Periodontics (gum treatments)	80%
Major Restorative (such as crowns and dentures)	50%
Orthodontics (to age 19)	50%
Dependent Child Eligibility	End of cal. yr. in which he/she turns age 26

Employee Premium Contributions (per month)

	2016	2017
Employee	\$23.70	\$24.60
Employee + Spouse	\$62.90	\$65.40
Employee + Children	\$57.60	\$59.90
Employee + Family	\$100.80	\$104.80