

Associated Builders and Contractors of Alabama Incorporated - High Plan (AL)

Unum DentalSM Insurance

Group Number: 00661283

Group Effective Date: October 1, 2019

Group Renewal Date: January 1, 2021

Outline of Benefits

Plan: Custom, Passive PPO

Deductible: \$25 per calendar year. MAX. 3 PER FAMILY. Applies to Basic (Class B) and Major (Class C) Services

Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%
Class D	Ortho	50%

Benefit Maximum: \$1500 per calendar year. (Includes Class A, B and C Services)

Carryover Benefit: The Carryover Benefit for this policy/certificate is **\$350**. Takeover applies.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for ages 40+)
- Bitewing x-rays (max 4 films:1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full mouth x-ray (1 per 24 months)
- Prophylaxis (2 per 12 months) (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Routine exams (2 per 12 months)
- Sealants to age 16 (permanent molars, 1 per 36 months)
- Space maintainers to age 16 (1 per 24 months)

Basic Services (Class B): No waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Emergency pain (1 per 12 months)
- Fillings (benefit allowed for amalgam restorations on posterior teeth)
- Oral surgery (surgical extractions & impactions)
- Simple extractions

Major Services (Class C): No waiting period.

- Crowns, bridges, dentures, and endosteal implants (in lieu of an approved 3-unit bridge)
- Endodontics (Root Canals)
- Inlays and Onlays
- Non-Surgical Periodontics
- Repair of Crown, Denture, or Bridge
- Surgical Periodontics (gum treatments)

Ortho Services (Class D): No waiting period.

- Ortho Lifetime Maximum:
- \$1,000 Separate
- Dependent Children to age 19 only
- Up to 25% of lifetime allowance may be payable on initial banding

This brochure is a brief overview of your plan. It does not list all benefits, nor does it list all exclusions and limitations. For more complete information, please refer to the Certificate, or the employer's Master Policy.