

Associated Builders & Contractors of Alabama Inc. (AL) – Low Plan

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	50%
Class C	Major	50%

Benefit Maximum: \$750 per calendar year. (Includes Class A, B, and C Services).

Carryover Benefit: The Carryover Benefit for this policy/certificate is **\$100. 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 age 40+)
- Bitewing X-Rays (maximum of 4 films) (1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full Mouth / Panoramic X-Rays (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 for children up to age 16

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 and impactions)
- Simple Extractions

Major Services (Class C): No waiting period.

- Crown, 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)