

SYMETRASM

FINANCIAL

Insured by Symetra[®] Life Insurance Company

777 108th Avenue NE, Bellevue, Washington 98004

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More Plan Details

Plan I

PPO PLAN

With the PPO plan, you have the option of choosing among over 20,000 dentists nationally who participate in the Careington International network. These dentists must pass Careington's rigorous credentialing process, and they agree to accept the Careington fee schedule as reimbursement in full for services. Under this plan, you also may visit non-Careington providers, but reimbursement will be limited to the Careington fee schedule, with any balance due being the responsibility of the member.

This plan has a maximum calendar year benefit for all services of \$750 per person. A \$50 deductible applies per person. Most benefits increase in the second and third year of coverage.

Available to individuals under 65 years of age and their eligible dependents.

		You Pay
Preventive Dental Services <i>Benefits Begin Immediately</i>	Office Visit	(2 visits per calendar year, deductible waived in network) 30% 1st year, 20% 2nd year, 10% 3rd year
	Teeth Cleaning	(2 cleanings per calendar year, deductible waived in network) 30% 1st year, 20% 2nd year, 10% 3rd year
	Topical Fluoride	Benefit limited to one treatment per calendar year to age 16. 30%, deductible waived in Network. Benefit increases to 20% 2nd year, 10% 3rd year
	Sealants	Not covered
Basic Services <i>Benefits Begin After 6 Months</i>	Restorative Dentistry/Fillings	60% 1st year Benefit increases to 50% 2nd year, 40% 3rd year and beyond
	Extractions	60% 1st year Benefit increases to 50% 2nd year, 40% 3rd year and beyond
	Oral Surgery	60% 1st year Benefit increases to 50% 2nd year, 40% 3rd year and beyond
	X-Rays	60% 1st year Benefit increases to 50% 2nd year, 40% 3rd year and beyond
Major Services <i>Benefits Begin After 6 Months</i>	Crown	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year
	Bridges	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year
	Dentures	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year
	Root Canals	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year
	Periodontics	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year
	Endodontics	80% 1st year Benefit increases to 65% 2nd year, 50% 3rd year