

SYMETRASM

FINANCIAL

Insured by Symetra[®] Life Insurance Company

777 108th Avenue NE, Bellevue, Washington 98004

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Policy LGC-8854 1/05

Policy LGC-9030 1/05(Florida)

More Plan Details

Plan III

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 \$1,000 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	No charge (2 routine exams per calendar year)
	Teeth Cleaning	No charge (2 Cleanings per calendar year)
	Topical Fluoride	Benefit limited to one treatment per calendar year to age 16. No charge
	Sealants	Not covered
Basic Services <i>Benefits Begin After 6 Months</i>	Restorative Dentistry/Fillings	20%
	Extractions	20%
	Oral Surgery	20%
	X-Rays	20%
Major Services <i>Benefits Begin After 18 Months</i>	Crown	50%
	Bridges	50%
	Dentures	50%
	Root Canals	50%
	Periodontics	50%
	Endodontics	50%