

Bethel College
Anthem Dental Traditional (group size 51+)
Summary of Benefits, Effective July 1, 2006

This is not a contract; it is a partial listing of benefits and services. All covered services are subject to the conditions, exclusions, qualifications, limitations, terms and provisions of the Dental Certificate.

BENEFITS	MEMBER'S RESPONSIBILITY
Annual Deductible (Single/Family)	\$50/\$150
Annual Maximum	\$1,000
Class I PREVENTIVE Services (no deductible) Include exams, oral evaluations, x-rays (bitewing and complete series), cleaning and scaling, space maintainers and other selected diagnostic and preventive services (Limits may apply) Please refer to your certificate for additional information.	Covered in Full
Class II BASIC SERVICES (deductible applies) Class II A General Services Include palliative (emergency) treatment, consultations, general anesthesia, intravenous sedation, office visits for observation, amalgam and composite restorations and pin retention procedures Class II B Specialty Services Include root canal therapy, apexification/recalcification, therapeutic pulpotomy, oral surgery, simple and surgical tooth extractions, periodontic services, gingivectomy, osseous surgery and other selected endodontic, oral surgery and periodontal services. (Limits may apply) Please refer to your certificate for additional information.	50% 50%
Class III MAJOR SERVICES (deductible applies) Prosthodontic Services Include onlays, crowns, dentures, bridges and repair of dentures and bridgework, implants and other selected prosthodontic services Missing Tooth Benefit Services for the replacement of teeth (tooth) lost prior to the member's effective date of coverage under this plan. <ul style="list-style-type: none"> • Removable prosthodontics (partials or dentures) • Fixed prosthodontics (bridges) for the replacement of teeth (or tooth) A waiting period and/or limits may apply. Please refer to your certificate for additional information.	50% Not Covered
Class IV ORTHODONTIC (no deductible) Orthodontic Services Include examination, records, minor treatment of tooth guidance, repositioning (straightening) of the teeth, interceptive or comprehensive orthodontic treatment, post-treatment stabilization. A waiting period and/or limits may apply. Please refer to your certificate for additional information	Not covered under this plan
Separate Orthodontic Lifetime Maximum	Not covered under this plan