



Universal Network Development Corporation – Plus Plan 5

# Your Dental Plan

PCN                      PPO                      Non Network

<b>Class I/Preventive-</b> Oral Exams, Prophylaxis Fluoride, X-rays	100%	100%	100%**
<b>Class II/Basic-</b> Emergency (Palliative) Space Maintainers, Restorations Oral, Surgery, Sealants Periodontics, Endodontics	90%	80%	80%**
<b>Class III/ Major -</b> Inlays, Crowns, Dentures Bridges, Repairs and Other Prosthetics	60%	50%	50%**
Calendar Year Deductible (3 per family) Waived for Preventive	\$25 Yes	\$50 Yes	\$50 Yes
Calendar Year Maximum	\$1,000	\$1,000	\$1,000
Class IV/ Orthodontia	N/A		
Ortho Lifetime Maximum	N/A		
Waiting Period	There is no waiting periods for Major Services for Timely Applicants		
** Charges in excess of our Maximum Covered Fee will not be considered covered under this policy.			

## Information

<p><b>How It Works</b> The Dental Program offered is administered by Premier Access Insurance Company, a national carrier and widely accepted dental plan.</p> <p>What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.</p> <p>The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.</p>	<p><b>Out-of-State Network and Claims</b> The Premier Access Dental network is available to eligible members outside the State of California, with nearly 80,000 dentists to choose from. A complete provider listing is available on the internet at: <a href="http://www.premierppo.com">www.premierppo.com</a>. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.</p> <p>Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services recommend require prior authorization.</p>
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## How to Reach Us

Premier Access Claim Dept. P.O. Box 659010 Sacramento, Ca. 95865-9010	Member Services Line <b>888.715.0760</b>	On the Web <a href="http://www.premierppo.com">www.premierppo.com</a>
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