

Comparison of Extended PPO Dental Plan VS Traditional Indemnity Plan Benefits

| Benefits | | X1 | X2 | X3 | Traditional Indemnity Plan | |
|--------------------|-----------------------------------|-----------------|-----------------|--------------|-----------------------------------|---------------|
| | | PPO/PPO | PPO/PPO | PPO/PPO | UCR | |
| D&P | | 100% | 100% | 100% | 100% | |
| Basic | (Fillings and simple extractions) | PPO Schedule | 80/20 PPO | 80/20 | 80/20 | |
| Endo | | Schedule PPO | Schedule PPO | 50/50 | 50/50 | 12 month wait |
| Perio | | Schedule PPO | Schedule PPO | 50/50 | 50/50 | 12 month wait |
| Oral Surg | | Schedule PPO | Schedule PPO | 50/50 | 50/50 | 12 month wait |
| Major | | Schedule PPO | Schedule PPO | 50/50 PPO | 50/50 | 12 month wait |
| Ortho | | Schedule | Schedule | Schedule | 50/50 | 12 month wait |
| *Deductible | | None | *\$50/\$150 | *\$50/\$150 | *\$50/\$150 | |
| Insured Annual Max | | No Max | No Max | \$2,000 | \$1,000 | |

*Deductible waived on D&P

No waiting periods for all plans X1, X2 & X3

Savings Illustration X1 VS Traditional Indemnity Plan Texas zip 750

| ADA Code | Description | PPO | | | |
|----------|----------------------------|-------------|---------|-----------|-----------------------|
| | | Schedule | Paid at | Benefit | Insured out of pocket |
| 2140 | amalgam - one surface | \$ 61.00 | / | / | \$ 61.00 |
| UCR | | | | | |
| 2140 | amalgam - one surface | \$ 148.94 | 80% | \$ 119.15 | \$ 29.79 |
| PPO | | | | | |
| 3330 | root canal therapy - molar | Schedule | Paid at | Benefit | Insured out of pocket |
| | | \$ 558.00 | / | / | \$ 558.00 |
| UCR | | | | | |
| 3330 | root canal therapy - molar | \$ 1,179.17 | 50% | \$ 589.59 | \$ 589.59 |

Premium Comparison X1 VS Traditional Indemnity Plan Texas zip 750

| X1 Voluntary or Employer Paid virgin or takeover | Traditional Indemnity Voluntary (New Group)) | | Traditional Indemnity Employer Paid (No Takeover) | |
|--|--|---------|---|---------|
| | Employee | \$13.02 | \$26.86 | \$23.37 |
| Employee +1 | \$23.72 | \$55.33 | \$48.13 | |
| Family | \$32.56 | \$82.97 | \$72.19 | |
| | Traditional Indemnity Voluntary (Takeover) | | Traditional Indemnity Employer Paid (Takeover) | |
| | | \$31.71 | \$27.57 | |
| | | \$64.79 | \$56.37 | |
| | | \$97.18 | \$84.55 | |

Savings Illustration X2 VS Traditional Indemnity Plan Texas zip 750

| ADA Code | Description | Schedule | Paid at | Benefit | Insured out of pocket |
|----------|----------------------------|-------------|---------|-----------|-----------------------|
| PPO | | | | | |
| 2140 | amalgam - one surface | \$ 61.00 | 80% | \$ 48.80 | \$ 12.20 |
| UCR | | | | | |
| 2140 | amalgam - one surface | \$ 148.94 | 80% | \$ 119.15 | \$ 29.79 |
| PPO | | | | | |
| ADA Code | Description | Schedule | Paid at | Benefit | Insured out of pocket |
| 3330 | root canal therapy - molar | \$ 558.00 | / | / | \$ 558.00 |
| UCR | | | | | |
| 3330 | root canal therapy - molar | \$ 1,179.17 | 50% | \$ 589.59 | \$ 589.59 |

Premium Comparison X2 VS Traditional Indemnity Plan Texas zip 750

| X2 Voluntary or Employer Paid virgin or takeover | | Traditional Indemnity Voluntary (New Group)) | Traditional Indemnity Employer Paid (No Takeover) |
|--|---------|--|---|
| Employee | \$17.20 | \$26.86 | \$23.37 |
| Employee +1 | \$30.97 | \$55.33 | \$48.13 |
| Family | \$45.77 | \$82.97 | \$72.19 |
| | | Traditional Indemnity Voluntary (Takeover) | Traditional Indemnity Employer Paid (Takeover) |
| | | \$31.71 | \$27.57 |
| | | \$64.79 | \$56.37 |
| | | \$97.18 | \$84.55 |

Savings Illustration X3 VS Traditional Indemnity Plan Texas zip 750

| ADA Code | Description | Schedule | Paid at | Benefit | Insured out of pocket |
|----------|----------------------------|-------------|---------|-----------|-----------------------|
| PPO | | | | | |
| 2140 | amalgam - one surface | \$ 61.00 | 80% | \$ 48.80 | \$ 12.20 |
| UCR | | | | | |
| 2140 | amalgam - one surface | \$ 148.94 | 80% | \$ 119.15 | \$ 29.79 |
| PPO | | | | | |
| ADA Code | Description | Schedule | Paid at | Benefit | Insured out of pocket |
| 3330 | root canal therapy - molar | \$ 558.00 | 50% | \$279.00 | \$ 279.00 |
| UCR | | | | | |
| 3330 | root canal therapy - molar | \$ 1,179.17 | 50% | \$ 589.59 | \$ 589.59 |

Note: Traditional Indemnity Dental Plans usually have a 12 month wait for major services. Root canal therapy shown in this illustration is a major service and unless waiting period has been met would not be a covered benefit for the traditional indemnity plan.

Premium Comparison X3 VS Traditional Indemnity Plan Texas zip 750

| | | | | | | |
|---|-------------|---------|---|---------|--|---------|
| X3 Voluntary virgin or takeover | Employee | \$31.90 | Traditional Indemnity Voluntary (No Takeover) | \$26.86 | Traditional Indemnity Voluntary (Takeover) | \$31.71 |
| | Employee +1 | \$55.43 | | \$55.33 | | \$64.79 |
| | Family | \$83.11 | | \$82.97 | | \$97.18 |
| | | | | | | |
| X3 Paid Employer virgin or takeover | Employee | \$27.33 | Traditional Indemnity Employer Paid (No Takeover) | \$23.37 | Traditional Indemnity Employer Paid (Takeover) | \$27.57 |
| | Employee +1 | \$51.92 | | \$48.13 | | \$56.37 |
| | Family | \$79.50 | | \$72.19 | | \$84.55 |
| | | | | | | |