

# SIHO DENTAL INSURANCE DESIGNS

12/1/2018

| Services  | Paramount Plan | Preferred Plan | Standard Plan | Value Plan  |
|---|----------------|----------------|---------------|-------------|
| Calendar Year Deductible  | NONE           | NONE           | NONE          | NONE        |
| Plan Year Benefit   | \$1,500        | \$1,250        | \$1,000       | \$750       |
| Lifetime Orthodontia Maximum  | \$1,000        | \$1,250        | \$1,000       | N/A         |
| <b>Preventive Services</b> <ul style="list-style-type: none"> <li>Oral Exam (2 per calendar year)</li> <li>Routine Cleanings (2 per calendar year)</li> <li>Fluoride Treatment for Children up to age 16 (2 treatments per calendar year)</li> <li>Space Maintainers for Children</li> <li>Topical Sealants for unrestored molar teeth (1 treatment for Children in a 3 year period)</li> </ul> | 100%           | 100%           | 100%          | 100%        |
| <b>Diagnostic Services</b> <ul style="list-style-type: none"> <li>Bitewing X-Rays (once every 12months)</li> <li>Full Mouth (one every 3 years)</li> </ul>  | 100%           | 100%           | 80%           | 60%         |
| <b>Basic Services</b> <ul style="list-style-type: none"> <li>Amalgam, Silicate &amp; Composite Fillings</li> <li>Stainless Steel Crowns</li> <li>Simple Extractions</li> <li>Repairs of dentures, bridgework, and crowns (one every 2 years)</li> </ul>   | 80%            | 80%            | 60%           | 50%         |
| <b>Major Services</b> <ul style="list-style-type: none"> <li>Oral Surgery &amp; Complex Extractions</li> <li>Periodontal Therapy</li> <li>Endodontic Therapy</li> <li>Full &amp; Partial Dentures</li> <li>Implants as an Alternate Procedure</li> <li>Crowns</li> <li>Bridges</li> </ul>   | 50%            | 80%            | 60%           | 50%         |
| Orthodontia (for children under age 19)   | 50%            | 50%            | 50%           | Not Covered |
| Employee Only:  | \$33.29        | \$34.15        | \$29.04       | \$26.29     |
| Employee + Spouse:  | \$69.91        | \$71.73        | \$60.96       | \$55.20     |
| Employee + Child(ren):  | \$87.35        | \$89.58        | \$76.15       | \$68.94     |
| Employee + Family:  | \$122.81       | \$126.04       | \$107.14      | \$97.00     |