

Summary of Indemnity Dental Plans (DC, MD, VA)*

MAMSI Life and Health Insurance Company (MLH) Indemnity Dental Plans are provided through, administered and billed by MLH. Services may be provided by any licensed dentist. Usual, Customary and Reasonable amounts are determined by the Plan.

Benefit Plan AA (70th Percentile of MDR¹) or BA (80th Percentile of MDR¹)

Annual Deductible	\$50/Person; \$150/Family
Preventive	100% of Usual, Customary and Reasonable Charges, not subject to annual deductible
Basic	80% of Usual, Customary and Reasonable Charges
Major	No Coverage
Annual Maximum Benefit	\$1,000 Per Member
Waiting Period**	One Year

Benefit Plan AB (70th Percentile of MDR¹) or BB (80th Percentile of MDR¹)

Annual Deductible	\$50/Person; \$150/Family
Preventive	80% of Usual, Customary and Reasonable Charges, not subject to annual deductible
Basic	80% of Usual, Customary and Reasonable Charges
Major	No Coverage
Annual Maximum Benefit	\$1,000 Per Member
Waiting Period**	One Year

Benefit Plan AE (70th Percentile of MDR¹) or BE (80th Percentile of MDR¹)

Annual Deductible	\$25/Person; \$75/Family
Preventive	100% of Usual, Customary and Reasonable Charges, not subject to annual deductible
Basic***	80% of Usual, Customary and Reasonable Charges
Major	50% Usual, Customary and Reasonable Charges
Annual Maximum Benefit	\$1,000 Per Member
Waiting Period**	One Year

Benefit Plan AF (70th Percentile of MDR¹) or BF (80th Percentile of MDR¹)

Annual Deductible	\$50/Person; \$150/Family
Preventive	100% of Usual, Customary and Reasonable Charges, not subject to annual deductible
Basic***	80% of Usual, Customary and Reasonable Charges
Major	50% Usual, Customary and Reasonable Charges
Annual Maximum Benefit	\$1,000 Per Member
Waiting Period**	One Year

Benefit Plan AK (70th Percentile of MDR¹) or BK (80th Percentile of MDR¹)

Annual Deductible	\$50/Person; \$150/Family
Preventive	100% of Usual, Customary and Reasonable Charges, not subject to annual deductible
Basic***	80% of Usual, Customary and Reasonable Charges
Major	50% Usual, Customary and Reasonable Charges
Annual Maximum Benefit	\$1,500 Per Member
Waiting Period**	One Year

* This is intended as a summary only. For more information, please contact a sales office near you.

¹The Medical Dental Research (MDR) percentile applies to dental service charges. The MDR/PC Comprehensive Healthcare Payment System (MDR/PC) is a national database of UCR guidelines published by Ingenix, the largest coding and reimbursement consulting firm in the nation. MDR/PC is designed to assist claims payors in the health care industry provide accurate geographic UCR reimbursement information.

** Waiting Period applies to Basic and Major Services. Groups of 100 or more enrollees are not subject to the waiting period. Takeover Benefits – If members are insured under a prior dental plan for at least one year and the dental plan is comparable to our MLH Indemnity Dental Plan, the waiting period will be waived for those members. New hires will have to satisfy the waiting period.

-OR-

If a group of 2 to 99 employees decides to pay a 15% increase in premium, the waiting period on all Basic and Major procedures will be waived for all members, including new hires.

*** Endodontics, periodontics and oral surgery covered under Basic services.

Additional plans are available with orthodontic benefits.