

# Summary of PPO Dental Plans\*

## In-network Coverage<sup>1</sup>

## Out-of-network Coverage<sup>2</sup>

### MLH PPO Gold Plan – GF (80th Percentile of MDR<sup>3</sup>) or GB (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$25/Member; \$75/Family	\$25/Member; \$75/Family
Preventive**	100%	100%
Basic	90%	80%
Major	60%	50%
Contract Year Maximum Benefit	\$1,500 per Member***	\$1,500 per Member***

### MLH PPO Gold Plan – GE (80th Percentile of MDR<sup>3</sup>) or GA (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$25/Member; \$75/Family	\$25/Member; \$75/Family
Preventive**	100%	100%
Basic	90%	80%
Major	60%	50%
Contract Year Maximum Benefit	\$1,000 per Member***	\$1,000 per Member***

### MLH PPO Ruby Plan – RF (80th Percentile of MDR<sup>3</sup>) or RB (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$50/Member; \$150/Family	\$50/Member; \$150/Family
Preventive**	100%	100%
Basic	90%	80%
Major	60%	50%
Contract Year Maximum Benefit	\$1,500 per Member***	\$1,500 per Member***

### MLH PPO Ruby Plan – RE (80th Percentile of MDR<sup>3</sup>) or RA (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$50/Member; \$150/Family	\$50/Member; \$150/Family
Preventive**	100%	100%
Basic	90%	80%
Major	60%	50%
Contract Year Maximum Benefit	\$1,000 per Member***	\$1,000 per Member***

### MLH PPO Silver Plan – SF (80th Percentile of MDR<sup>3</sup>) or SB (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$50/Member; \$150/Family	\$50/Member; \$150/Family
Preventive**	100%	80%
Basic	80%	70%
Major	50%	40%
Contract Year Maximum Benefit	\$1,500 per Member***	\$1,500 per Member***

### MLH PPO Silver Plan – SE (80th Percentile of MDR<sup>3</sup>) or SA (70th Percentile of MDR<sup>3</sup>)

Contract Year Deductible	\$50/Member; \$150/Family	\$50/Member; \$150/Family
Preventive**	100%	80%
Basic	80%	70%
Major	50%	40%
Contract Year Maximum Benefit	\$1,000 per Member***	\$1,000 per Member***

**For all plans, there are no waiting periods. Benefits include endodontics, periodontics and oral surgery covered under Basic services. Additional plans are available with orthodontic benefits.**

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

The PPO Dental Plans are available in Maryland, Virginia and the District of Columbia.

\*\* The contract year deductible does not apply to preventive services.

\*\*\* Combined in-and out-of-network benefit.

<sup>1</sup> The reimbursement percentage indicates the percent of maximum allowed charges.

<sup>2</sup> The reimbursement percentage indicates the percent of Usual, Customary and Reasonable (UCR) charges.

<sup>3</sup> The MDR percentile applies to dental service charges rendered by out-of-network dentists. 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.