

Benefits At-A-Glance

Dental Insurance

The Lincoln DentalConnect® PPO Plan:

- Covers many preventive, basic, and major dental care services
- Also covers orthodontic treatment for children
- Features group rates for Three Rivers ISD employees
- Lets you choose any dentist you wish, though you can lower your out-of-pocket costs by selecting a contracting dentist
- Does not make you and your loved ones wait six months between routine cleanings

	Contracting Dentists	Non-Contracting Dentists
Calendar (Annual) Deductible	Individual: \$50 Family: \$150 Waived for: Preventive	Individual: \$50 Family: \$150 Waived for: Preventive

Deductibles are combined for basic and major Contracting Dentists' services. Deductibles are combined for basic and major Non-Contracting Dentists' services.

Annual Maximum	\$1,500	\$1,500
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Annual Maximums are combined for preventive, basic, and major services.

Lifetime Orthodontic Max	\$1,500	\$1,500
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Orthodontic Coverage is available for dependent children.

Waiting Period	<ul style="list-style-type: none"> ● 0 months for basic services ● 0 months for major services ● 6 months for orthodontic services <p>If you had dental coverage through Three Rivers ISD's previous group plan for 12 months or more and enroll in this plan when it is first offered, your benefit waiting period for this plan will be reduced accordingly.</p> <p>This plan includes an additional waiting period if you do not enroll when it is first offered to you.</p> <ul style="list-style-type: none"> ● 12 months for basic services ● 12 months for major services ● 12 months for orthodontic services
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Preventive Services	Contracting Dentists	Non-Contracting Dentists
Routine oral exams Bitewing X-rays Full-mouth or panoramic X-rays Other dental X-rays - including periapical films Routine cleanings Fluoride treatments Sealants	100% No Deductible	100% No Deductible
Basic Services	Contracting Dentists	Non-Contracting Dentists
Space maintainers for children Problem focused exams Consultations Palliative treatment - including emergency relief of dental pain Injections of antibiotics and other therapeutic medications Fillings Prefabricated stainless steel and resin crowns Simple extractions	80% After Deductible	80% After Deductible
Major Services	Contracting Dentists	Non-Contracting Dentists
Surgical extractions Oral surgery Biopsy and examination of oral tissue - including brush biopsy General anesthesia and I.V. sedation Prosthetic repair and recementation services Endodontics - including root canal treatment Periodontal maintenance procedures Non-surgical periodontal therapy Periodontal surgery Bridges Full and partial dentures Denture relines and rebase services Crowns, inlays, onlays and related services Implants & implant related services	50% After Deductible	50% After Deductible
Orthodontics	Contracting Dentists	Non-Contracting Dentists
Orthodontic exams X-rays Extractions Study models Appliances	50%	50%
Contracting Dentists/Non-Contracting Dentists	Contracting Dentists	Non-Contracting Dentists
To find a contracting dentist near you, visit www.LincolnFinancial.com/FindADentist . This plan lets you choose any dentist you wish. However, your out-of-pocket costs are likely to be lower when you choose a contracting dentist. For example, if you need a crown...	...you pay a deductible (if applicable), then 50% of the remaining discounted fee for PPO members. This is known as a PPO contracted fee.	... you pay a deductible (if applicable), then 50% of the usual and customary fee, which is the maximum expense covered by the plan. You are responsible for the difference between the usual and customary fee and the dentist's billed charge.

Lincoln DentalConnect® Online Health Center

- Determine the average cost of a dental procedure
- Have your questions answered by a licensed dentist
- Find a dentist based on your home or workplace location (or even your primary language)
- Get directions to your dentist's office
- Learn all about dental health for children, from baby's first tooth to dental emergencies
- Take an in-depth look at dental health recommendations for seniors
- Evaluate your risk for oral cancer, periodontal disease, and tooth decay
- Check your claim status
- Print an ID card
- Switch between English and Spanish versions in just one click

Covered Family Members

When you choose coverage for yourself, you can also provide coverage for:

- Your spouse.
- Unmarried dependent children, up to age 26.

Benefit Exclusions

Like any insurance, this dental insurance plan does have some exclusions.

- The plan does not cover services started before coverage begins or after it ends. Benefits are limited to appropriate and necessary procedures listed in the policy, along with any procedures required by state law. Benefits are not payable for duplication of services. Covered expenses will not exceed the policy's allowances.
- Plan benefits are not payable for a condition that is covered under Workers' Compensation or a similar law; that occurs during the course of employment or military service or involvement in an illegal occupation, felony, or riot; or that results from a self-inflicted injury.
- The plan does not cover an orthodontia treatment plan started before coverage begins unless the member was receiving orthodontia benefits from the employer's previous group dental policy. In this case, Lincoln Financial will continue orthodontia benefits until the combined benefit paid by both policies is equal to this policy's lifetime orthodontia maximum. Plan benefits are not payable if the orthodontic appliance was installed after the age of 19.
- In certain situations, there may be more than one method of treating a dental condition. This policy includes an alternative benefits provision that may reduce benefits to the lowest-cost, generally effective, and necessary form of treatment.
- Certain conditions, such as age and frequency limitations, may impact your coverage. See the plan policy for details.

A complete list of benefit exclusions is included in the policy. State variations apply.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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Dental Insurance | At-A-Glance

Dental Premium

Here's how little you pay with group rates.

As a Three Rivers ISD employee, you can take advantage of this dental insurance plan for less than \$1.06 a day. Plus, you can add loved ones to the plan for just a little more.

Your estimated cost is itemized below.

Coverage	Monthly Premium
Employee only	\$31.72
Employee & spouse	\$73.61
Employee & child/children	\$74.22
Employee & family	\$119.17

The Lincoln National Life Insurance Company

Please see prior page for product information.

Dental Insurance | Premium Calculation