

COUNTY OF IMPERIAL
BENEFITS AT A GLANCE
EFFECTIVE JANUARY 1, 2009

This summary does not contain all of the provisions or limitations which apply to your Dental coverage. For coverage details, see your benefit booklet. Upon receipt of your benefit booklet, please discard this summary, as benefits are subject to change.

Point of Service (POS) Plan

Your employer has agreed to participate in a Point of Service (POS) Plan identified by the Claims Administrator for this plan.

As you may know, Point of Service (POS) Plans are the most versatile type of plan and provide two to three tiers (points) of coverage. A person covered under a Point of Service (POS) plan can move between these different tiers of coverage each time dental care is received.

Please note that your employer's participation in the EPO or PPO does not mean that your choice of provider will be restricted. You may still seek needed dental care from any Dentist you wish. However, in order to avoid higher charges and reduced benefit payments, you are urged to obtain such care from Exclusive Providers or Preferred Providers whenever possible.

DENTAL EXPENSE COVERAGE			
SERVICE	EPO PROVIDER	PPO PROVIDER	NON-PPO/NON-EPO PROVIDERS
Calendar Year Deductible*			
• Preventive Procedures	None	None	None
• Basic & Major Procedures combined			
Per Person	None	\$25	\$25
Per Family	None	\$75	\$75
• Orthodontia			
Per Person	None	None	None
Maximum Payment Limits*			
• Preventive, Basic, & Major Procedures (combined)	\$2,000 per calendar year	\$1,500 per calendar year	\$1,000 per calendar year
• Orthodontia	\$1,000 per lifetime	\$1,000 per lifetime	\$1,000 per lifetime
Procedure Categories			
• Preventive	100%	100%	100%
• Basic	100%	80%	80%
• Major	70%	50%	50%
• Orthodontia	50%	50%	50%
Dental Treatment Plan			
When charges for a Period of Dental Treatment (other than Emergency Treatment) are expected to exceed \$300, it is strongly recommended that you file a Dental Treatment Plan with the Claims Administrator before treatment begins.			
*PPO, EPO, Non-PPO, and Non-EPO Calendar Year Deductibles and Maximum Payment Limits reduce each other.			

Principal
Customer Service
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