

Plan Definitions

Ultra-Dent Group Insurance Program

Eligible participants include Non-Instructional Employees (except Bus Driver Association Employees) of Traverse City Public Schools.

Eligible dependents include (1) an employee's spouse while not divorced or legally separated from the employee; (2) each of the employee's unmarried children who is a dependent within the meaning of the Internal Revenue Code of the United States, to age 25. Coverage is provided through December 31 of the year in which the dependent becomes age 25.

Eligible dental care charges are the actual costs charged for the listed treatments or services to the extent that such charges are reasonable and customary for the services performed or the materials furnished. Reasonable and customary is determined from a compilation of reported usual dental fees charged by doctors in specific geographic areas.

Eligible charges are reimbursed on a year defined as the 12-month period of January 1 through December 31.

Your plan:

- a) puts crowns, post/cores, crown repairs, recementations, inlays and onlays as a basic service and pays them accordingly;
- b) allows you 30 days after your termination date in which to have work completed that was begun prior to your termination.

Basic Services

50% of R&C*^o

Basic Services Include Services Such As:

Examinations
Cleaning (Prophylaxis)
Fillings
Fluoride Treatment (to age 18)

Diagnostic X-Rays
Oral Surgery and Anesthetics
Root Canals (Endodontics)
Periodontics

Lifetime Deductible
Annual Maximum

\$50
\$1,000

*R&C means reasonable and customary (see eligible dental care charges, previous page).

^oAn Incentive Plan is incorporated in this benefit. The Benefit Level will begin at 50% on basic services for the first year, then increase 10% each succeeding benefit year, to a maximum of 100%, provided you visit the dentist at least once during the calendar year for a regular exam and/or cleaning.

The preceding material is a generalization of the plan's provisions; the policy is the controlling document.