

## Plan Definitions

**Eligible participants** include All Active, Full-time Bus Drivers, Non-affiliated Support Staff, and Clerical Assistants of Traverse City Area Public Schools working in a school-year period.

**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) covers exams, prophylaxis, and fluoride at 100%, with the other Basic Services covered at 80%.

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

## Ultra-Dent Group Insurance Program

### Basic Services 80% of R&C\*

*Basic Services Include Services Such As:*

Examinations	Diagnostic X-Rays
Cleaning (Prophylaxis)	Oral Surgery and Anesthetics
Fillings	Root Canals (Endodontics)
Fluoride Treatment (to age 18)	Periodontics

**Lifetime Deductible** \$0

### Major Services 80% of R&C\*

*Major Services Include Such Services As:*

Inlays	Dentures (Full and Partial)
Crowns and/or Bridges	Crown and/or Bridge Repair

**Annual Deductible** \$0

**Combined Annual Maximum** \$1,000 per year/per person total benefit

### Orthodontic Services 50% of R&C\*

*(to age 19)*

**Deductible** \$50

**Lifetime Maximum** \$1,000 per person

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