

MAINE AUTOMOBILE DEALERS ASSOCIATION INSURANCE TRUST

GROUP DENTAL INSURANCE

PLAN YEAR 03/01/2025 – 02/28/2026

Here's how the plan works:

	<u>PREVENTIVE SERVICES</u>	<u>BASIC SERVICES</u>	<u>MAJOR SERVICES</u>
A PARTIAL LISTING OF ELIGIBLE SERVICES	Routine Examination Prophylaxis Fluoride (under 18) Bitewing and Full mouth X-rays	Other X-rays Extractions Fillings Oral Surgery General Anesthetics Root Canal Therapy Space Maintainers Denture Repairs	Inlays Crowns Bridges Full and Partial Dentures Implants

ANNUAL DEDUCTIBLE The annual deductible is the first \$50 of eligible Basic and Major dental charges that must be satisfied only once by **each participant each calendar year**. There is NO deductible on Preventative Services.

BENEFITS After satisfaction of the required deductible, the plan will pay the following benefit percentages of the eligible expenses incurred by the participant. The maximum eligible expense is the prevailing charge in the area for dental care of a comparable nature.

<u>ELIGIBLE EXPENSES</u>	<u>BENEFIT PERCENTAGE</u>
Preventive Services	100%
Basic Services	80%
Major Services	50%

Benefits for **MAJOR SERVICES** are available immediately if the Transfer of Coverage provision applies. If the Transfer provision does **NOT** apply, **MAJOR SERVICES** become available after the member has been insured for 12 months.

ANNUAL MAXIMUM During any calendar year, a participant may receive benefit payments up to a maximum of \$2,000. This maximum applies to combined benefits on account of Preventive, Basic and Major Services.

LATE ENROLLMENT When an employee and/or their dependents are enrolled later than when first eligible, dental benefits during the first 12 months of coverage are limited to charges incurred for **Preventive** and certain **Basic Services**. Charges for most **Basic Services** and all **Major Services** will not be considered eligible until after the first 12 months of coverage.