

This is an outline of Dental Insurance Coverage underwritten by Companion Life Insurance Company.

## **Dental Insurance Benefit Summary**

Dental Insu	Dental Insurance Plan		YOU PAY	
HIGH C	PTION	IN-NETWORK	OUT-OF-NETWORK	
Class I: Diagnostic/Preventive Services • Oral Examinations • Cleanings • Flouride Treatment • Space Maintainers • Sealants • Palliative Emergency Treatment • Dental X-rays		0%	0% MAC*	
Class II: Basic Services • Oral Surgery • Extractions • Restorations (composite white and silver fillings) • Anesthesia (in conjunction with oral surgery) • Endodontic Services • Periodontal Services		20%	20% MAC*	
Class III: Major Services • Crowns • Bridges • Dentures • Inlays • Other Prosthetic Services • Implants		50%	50% MAC*	
<b>Covered Expenses</b> *Percentage of coverage is based on pre-negotiated fees.		Maximum Allowable Charge (MAC)		
Maximum Benefit per contract year for all Class I, III and III expenses.		\$2,000 per person		
<b>Deductible</b> applicable to Class II and III covered expenses. Deductible is based on contract year with a maximum of three (3) deductibles per family (\$150)		\$50 per person		
2025 Monthly Premium				
Employee \$32.73	Employee plus Spouse \$73.05	Employee plus Child(ren \$67.22	Employee plus Family \$99.88	

Rates effective 01/01/25

The above provides only a brief description of your dental insurance plan. Please refer to the policy for complete details including limitations and exclusions. For more information, please contact BenefitSource toll free at 888-862-8659.

Visit our website at BenefitSource.org for a current list of PPO providers in your area.



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These benefits are provided by Policy Form No. CL-DEN-1100-P-NM

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Learn more about Companion Life's Nondiscrimination Notice and Foreign Language Access - https://www.companionlife.com/non-discrimination-statement Learn more about Presbyterian's Nondiscrimination Notice and Interpreter Services - https://www.phs.org/nondiscrimination.