Yellow Tree Construction Services LLC (MN)

Unum Dental℠ Insurance

Group Number: 00687949

Group Effective Date: April 1, 2020

Group Renewal Date: April 1, 2021

Outline of Benefits

Plan: Cost Advantage D100, Passive PPO

Deductible: $50 per calendar year. MAX. 3 PER FAMILY. Applies to Basic (Class B) and Major (Class C) Services

Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%

Benefit Maximum: $1000 per calendar year. (Includes Class A, B and C Services)

Carryover Benefit: The Carryover Benefit for this policy/certificate is **$250.** Takeover applies.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for ages 40+)
- Bitewing x-rays (max 4 films:1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Prophylaxis (2 per 12 months) (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Routine exams (2 per 12 months)
- Sealants to age 16 (permanent molars, 1 per 36 months)
- Space maintainers to age 16 (1 per 24 months)

Basic Services (Class B): No waiting period.

- Emergency pain (1 per 12 months)
- Fillings (benefit allowed for amalgam restorations on posterior teeth)
- Full mouth x-ray (1 per 24 months)
- Simple extractions

Major Services (Class C): 12 month waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Crowns, bridges, dentures, and endosteal implants (in lieu of an approved 3-unit bridge)
- Endodontics (Root Canals)
- Inlays and Onlays
- Non-Surgical Periodontics
- Oral surgery (surgical extractions & impactions)
- Repair of Crown, Denture, or Bridge
- Surgical Periodontics (gum treatments)

TMJ

- 50% Coinsurance
- Separate Lifetime Maximum: $500

This brochure is a brief overview of your plan. It does not list all benefits, nor does it list all exclusions and limitations. For more complete information, please refer to the Certificate, or the employer's Master Policy.

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