Dental and Vision for Everyone

Dental and Vision Coverage in One Program*

For Benefits Association, Inc. members including Individuals, Small Employers**, and Senior Citizens

Dental Underwritten by:
Delta Dental Insurance Company

Vision Administered by:

* Dental Insurance Policy benefits and Vision Coverage are provided through different carriers. These companies are financially responsible for their own products. Dental plan is only available in 16 states.

** Available to small employers with fewer than 5 employees.
# Dental for Everyone GOLD PLANS

**Two plans to choose from: Delta Dental Premier® (Premier) or Delta Dental PPO℠ (PPO)**

- Benefits up to $1,000 per calendar year
- Benefits increase after the first and second years
- Keep your dental plan regardless of age
- 12 month waiting period for major
- 6 month waiting period basic
- Freedom to choose any dentist

<table>
<thead>
<tr>
<th>Your Deductible</th>
<th>Plan Pays 1st Year</th>
<th>Plan Pays 2nd Year</th>
<th>Plan Pays 3rd Year</th>
<th>Procedures Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 per enrollee per calendar year</td>
<td>60%</td>
<td>80%</td>
<td>100%</td>
<td><strong>Diagnostic and Preventive Procedures</strong>&lt;br&gt;Diagnostic: Routine periodic examinations once in a 6 month period.&lt;br&gt;Preventive: Dental prophylaxis (teeth cleaning) once in a 6 month period.&lt;br&gt;Radiography: Bitewing and full mouth x-rays.</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>65%</td>
<td>80%</td>
<td><strong>Basic Procedures (6 month waiting period)</strong>&lt;br&gt;Restorative: Amalgam fillings.&lt;br&gt;Other: Space maintainers, recementation of crowns.</td>
</tr>
<tr>
<td></td>
<td>0%</td>
<td>30%</td>
<td>50%</td>
<td><strong>Major Procedures (12 month waiting period)</strong>&lt;br&gt;Endodontics: Pulpal therapy and root canals.&lt;br&gt;Periodontics: Treatment of diseases of the gums.&lt;br&gt;Oral Surgery: Extractions and other oral surgery, including pre and post operative care.&lt;br&gt;Prosthetics: Gold restorations, crowns, bridges, partials and complete dentures.&lt;br&gt;Other: Pontics, repair of crowns and bridges, repair of full and partial dentures.</td>
</tr>
</tbody>
</table>

## Dental for Everyone PLATINUM PLANS

**Two plans to choose from: Delta Dental Premier® (Premier) or Delta Dental PPO℠ (PPO)**

- Benefits up to $1,500 per calendar year (including ortho benefits)
- Benefits increase after the first and second years
- Ortho benefits for dependent children included at no extra charge
- Keep your dental plan regardless of age
- $100 lifetime deductible on ortho
- Freedom to choose any dentist
- 6 month waiting period basic
- 12 month waiting period for major and ortho

<table>
<thead>
<tr>
<th>Your Deductible</th>
<th>Plan Pays 1st Year</th>
<th>Plan Pays 2nd Year</th>
<th>Plan Pays 3rd Year</th>
<th>Procedures Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 per enrollee per calendar year</td>
<td>80%</td>
<td>90%</td>
<td>100%</td>
<td><strong>Diagnostic and Preventive Procedures</strong>&lt;br&gt;Diagnostic: Routine periodic examinations once in a 6 month period.&lt;br&gt;Preventive: Dental prophylaxis (teeth cleaning) once in a 6 month period.&lt;br&gt;Radiography: Bitewing and full mouth x-rays.</td>
</tr>
<tr>
<td></td>
<td>60%</td>
<td>70%</td>
<td>80%</td>
<td><strong>Basic Procedures (6 month waiting period)</strong>&lt;br&gt;Restorative: Amalgam fillings.&lt;br&gt;Other: Space maintainers, recementation of crowns.</td>
</tr>
<tr>
<td></td>
<td>0%</td>
<td>40%</td>
<td>50%</td>
<td><strong>Major Procedures (12 month waiting period)</strong>&lt;br&gt;Endodontics: Pulpal therapy and root canals.&lt;br&gt;Periodontics: Treatment of diseases of the gums.&lt;br&gt;Oral Surgery: Extractions and other oral surgery, including pre and post operative care.&lt;br&gt;Prosthetics: Gold restorations, crowns, bridges, partials and complete dentures.&lt;br&gt;Other: Pontics, repair of crowns and bridges, repair of full and partial dentures.</td>
</tr>
<tr>
<td>$100 lifetime per dependent</td>
<td>0%</td>
<td>40%</td>
<td>50%</td>
<td><strong>Orthodontia Procedures (12 month waiting period)</strong>&lt;br&gt;($350 calendar year maximum per enrollee) ($1000 lifetime maximum per enrollee for this benefit) Orthodontic benefits are only available for eligible dependent children.</td>
</tr>
</tbody>
</table>

® is a Registered Mark of Delta Dental Plans Association and℠ is a Service Mark of Delta Dental Plans Association.
Two plans to choose from: Delta Dental Premier® (Premier) or Delta Dental PPO SM (PPO)

- Benefits up to $2,000 per calendar year (including ortho benefits)
- Benefits increase after the first and second years
- Ortho benefits for dependent children included at no extra charge
- Keep your dental plan regardless of age
- $150 lifetime deductible on ortho
- Freedom to choose any dentist
- 6 month waiting period basic
- 12 month waiting period for major and ortho

<table>
<thead>
<tr>
<th>Your Deductible</th>
<th>Plan Pays 1st Year</th>
<th>Plan Pays 2nd Year</th>
<th>Plan Pays 3rd Year</th>
<th>Procedures Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25 copay per person per visit</td>
<td>80%</td>
<td>90%</td>
<td>100%</td>
<td>Diagnostic and Preventive Procedures&lt;br&gt;Diagnostic: Routine periodic examinations once in a 6 month period.&lt;br&gt;Preventive: Dental prophylaxis (teeth cleaning) once in a 6 month period.&lt;br&gt;Radiography: Bitewing and full mouth x-rays.</td>
</tr>
<tr>
<td>$150 lifetime per dependent</td>
<td>60%</td>
<td>70%</td>
<td>80%</td>
<td>Basic Procedures (6 month waiting period)&lt;br&gt;Restorative: Amalgam fillings&lt;br&gt;Other: Space maintainers, recementation of crowns.</td>
</tr>
<tr>
<td></td>
<td>0%</td>
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Orthodontia Procedures (12 month waiting period)<br>($450 calendar year maximum per enrollee) ($1,500 lifetime maximum per enrollee for this benefit) Orthodontic benefits are only available for eligible dependent children.

Benefits Association

As a member of Benefits Association you receive the following Benefits and Services:

- Prescription Drug Assistance
- Online Storage
- Auto Rental Discounts
- Discounted Hotel Rates
- Office Supplies
- Legal Documents
- Apparel and Hunting Accessories