



Dental

MATRIX offers a flexible dental plan through [Aetna](#). You and your covered dependents are free to choose your own dentist. If you go to a [Network Provider](#) (visit the [DocFind](#) link).

In the "Select a Plan" pulldown, choose "Dental PPO/PDN w/PPO II", the benefits described below will be paid based on a reduced fee schedule (this will mean less out-of-pocket). The network provider cannot balance bill for charges in excess of the fee schedule, and you get more services with your yearly maximum.

If you go to a non-contracted dentist, the benefits will be based on Usual Customary & Reasonable (UCR) for that given area for any dentist you choose. Eligible dependent children are covered to age 26.

Preventive Services

The plan pays 100% of covered expenses including: oral examinations; x-rays; teeth cleaning; fluoride treatments; space maintainers and topical sealant.

Basic Services

The plan pays 80% of covered expenses including: fillings; root canals; periodontal maintenance and simple extractions.

Major Services

The plan pays 50% of covered expenses including: oral surgery; single crowns; bridges; dentures; inlays; onlays and veneers (please refer to certificate booklet for coverage details).

Maximum Benefit

\$1,500 per covered person per benefit year. A "benefit year" is the consecutive 12 month period which starts on January 1 and ends December 31 each year.

Orthodontia Benefits

The plan includes orthodontia benefits for covered dependent children up to age 19. Orthodontia benefits are paid at 50% of eligible charges with a lifetime maximum of \$2,000.



Deductibles

A \$50 calendar year deductible will be applied to each insured for basic and major services. No deductible for preventive or orthodontia services.

Pre-determination Review

When the expected cost of a proposed course of treatment is \$300 or more, the dentist must send Aetna a treatment plan before he/she starts. Aetna will review the plan and send an estimate of plan payments to the dentist. Failure to follow this procedure may result in lower reimbursement.

The preceding information has been a brief illustration of coverage only. The employee benefit booklet contains a complete plan description. If there is a discrepancy between the illustration and the benefit booklet, the benefit booklet prevails.