

## DENTAL EXPLAINED:

### PLAN OPTIONS:

#### ALTUS DENTAL HIGH PLAN 2492-0002

Annual maximum limit: \$1,500 per person/ per calendar year (resets every January for each member)	MEMBER COINSURANCE 20%, PLANS PAY (ALTUS) 80%	Annual Deductible: \$50 per individual; \$150 per family/ per year (You pay this up-front, out of pocket);
<i>Please ask your Dentists for a pre-treatment estimate for services over \$300. ID cards are issued in employee's name. Everyone in your family will be covered under the same ID number</i>		
If your dentist doesn't accept insurance, you can still receive insurance coverage. You or your dentist would need to submit a reimbursement request to Altus Dental (see attached form and instructions).		
<p>Example: You need a filling that costs \$200. Your coinsurance for these services with this plan is 20%.</p> <ul style="list-style-type: none"> <li>• Your deductible is \$50. You pay out of pocket.</li> <li>• On the remaining \$150, coinsurance comes into play</li> <li>• Your coinsurance is 20%, so you pay 20% and your insurance pays 80%</li> <li>• 20% of \$150 = \$30 coinsurance for your fillings</li> <li>• Your total cost: \$50 deductible +\$30 coinsurance = \$80</li> </ul>		
<ul style="list-style-type: none"> <li>• Preventative services 100% covered by Altus Dental (refer to plan summary) – this will not be deducted from your annual deductible of \$1,500 per person/ per year; \$50 deductible does not apply.</li> <li>• All other services 80% or 50% covered by Altus Dental (refer to plan summary) – will be deducted from your annual deductible of \$1,500 per person/ per year; \$50 deductible/ per person will apply;</li> </ul>		

#### ALTUS DENTAL LOW PLAN 2492-0001

Annual maximum limit: \$1,500 per person/ per calendar year (resets every January for each member)	MEMBER COINSURANCE 50%, PLANS PAY (ALTUS) 50%	Annual Deductible: \$0 per individual (You pay this up-front, out of pocket)
<i>Please ask your Dentists for a pre-treatment estimate for services over \$300. ID cards are issued in employee's name. Everyone in your family will be covered under the same ID number</i>		
If your dentist doesn't accept insurance, you can still receive insurance coverage. You or your dentist would need to submit a reimbursement request to Altus Dental (see attached form and instructions)		
<p>Example: You need a filling that costs \$200. Your coinsurance for these services with this plan is 50%.</p> <ul style="list-style-type: none"> <li>• Your deductible is \$0.</li> <li>• On the \$200, coinsurance comes into play</li> <li>• Your coinsurance is 50%, so you pay 50% and your insurance pays 50%</li> <li>• 50% of \$200 = \$100 coinsurance for your fillings</li> <li>• Your total cost: \$0 deductible +\$100 coinsurance = \$100</li> </ul>		
<ul style="list-style-type: none"> <li>• Preventative services 100% covered by Altus Dental (refer to plan summary) – this will not be deducted from your annual deductible of \$1,500 per person/ per year, No deductible.</li> <li>• All other services 50% covered by Altus Dental (refer to plan summary) – will be deducted from your annual deductible of \$1,500 per person/ per year; No deductible;</li> </ul>		