

## Benefit Summary

### University of Arkansas System

**Individual Deductible:** (Basic and Major Services) \$50

**Family Deductible:** 2 Family Members (Basic and Major Services) \$100

**Annual Maximum Payment:** Per Person Per Calendar Year \$1,500

**Orthodontic Lifetime Maximum:** \$2,000

**Benefit Period:** A benefit period for each eligible participant shall mean a calendar year, the period from January 1st to December 31st of each year. Applies to Coverage A, B and C

	In Network	Out of Network	
<b>TYPE A CHARGES: PREVENTIVE SERVICES (not subject to deductible)</b>			
<b>Exams</b>	100%	90%	
<b>Radiographic Images (X-rays)</b>	100%	90%	
<b>Fluoride Treatment</b>	100%	90%	
<b>Prophylaxis (cleaning)</b>	100%	90%	
<b>Sealants</b>	100%	90%	
<b>TYPE B CHARGES; BASIC RESTORATIVE SERVICES</b>			
<b>Fillings</b>	80%	72%	
<b>Extractions</b>	80%	72%	
<b>Surgical and Non-Surgical Periodontics</b>	80%	72%	
<b>Endodontics (root canals)</b>	80%	72%	
<b>Oral Surgery</b>	80%	72%	
<b>Anesthesia</b>	80%	72%	
<b>TYPE C CHARGES: MAJOR RESTORATIVE SERVICES</b>			
<b>Inlays, Onlays, Crowns</b>	50%	45%	
<b>Partials and Dentures</b>	50%	45%	
<b>Implants</b>	50%	45%	
<b>ORTHODONTIC SERVICES limited to covered persons to age 18 (not subject to deductible)</b>			
<b>Diagnostic, Active Retention Treatment</b>	50%	40%	
<b>DENTAL XTRA (Included)</b>			
Two additional cleanings covered per year (a total of four) for members with one of the following qualifying conditions: diabetes, coronary artery disease, oral cancer, Sjogren's syndrome, stroke or pregnancy. Dental Xtra benefits may not be combined by members with more than one condition.			
<b>ROLLOVER BENEFIT</b>			
In-Network calendar-year aggregate maximum	Yearly Threshold Amount	Available Rollover amount to use next year/beyond	Accumulated Rollover Maximum
<b>\$1,500</b>	<b>\$750</b>	<b>\$375</b>	<b>\$1,500</b>

You have the freedom to choose any licensed dentist for covered services. However, it works to your advantage to choose a dentist from the Arkansas Dental Select Plus network. You'll get the deepest discounts and pay less out of pocket when you choose a dentist from the Arkansas Dental Select Plus network of providers.

#### Important Disclaimer from Arkansas Blue Cross and Blue Shield

This document is intended only to highlight your benefits and should not be relied on to fully determine coverage. Please refer to your Summary Plan Description for a full explanation of your benefits, the limitations of these benefits and the services that are not covered. If this document conflicts in any way with the plan issued by your employer, the plan shall prevail.