

University of Detroit Mercy (MI)

Unum DentalSM Insurance

Group Number: 00449719

Group Effective Date: July 1, 2021

Group Renewal Date: July 1, 2022

Outline of Benefits

Plan: Elite Plan, Passive PPO, 20-GDN

Deductible: \$0 per calendar year.

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

	Plan Pays	Member Responsibility
Class A – Preventive	100%	0%
Class B – Basic	80%	20%
Class C – Major	50%	50%
Class D – Orthodontics	50%	50%

Benefit Maximum: \$1500 per calendar year. (Includes Class A, B and C Services)

Carryover Benefit: The Carryover Benefit for this policy/certificate is **\$350**.

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)
- Emergency pain (1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full mouth x-ray (1 per 36 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

Basic Services (Class B): No waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Endodontics (Root Canals)
- Fillings
- Non-Surgical Periodontics
- Oral surgery (surgical extractions & impactions)
- Periodontal Maintenance (in combination with Prophylaxis)
- Posterior composite restorations
- Repair of Crown, Denture, or Bridge
- Simple extractions
- Surgical Periodontics (gum treatments)

Major Services (Class C): No waiting period.

- Crowns, bridges, dentures, and implants
- Inlays and Onlays
- Occlusal Guards

Ortho Services (Class D): No waiting period.

- Ortho Lifetime Maximum: \$1,500 Separate
- Dependent Children to age 19 only
- Up to 25% of lifetime allowance may be payable on initial banding

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.