

Dental Benefit Summary: Ortho Solutions LLC dba: DynaFlex

NLB Dental 3

	<u>In Network</u>	<u>Out of Network</u>
Deductible	\$50	\$50
Deductible Waived for Preventive	Yes	Yes
Annual Maximum	\$1,500	\$1,500
Reimbursement	Fee Schedule	MAC*
Deductible Combined	Yes	Yes
<u>Type I - Preventive Services</u>	100%	100%
Preventive Exams, once per 6 months		
Teeth Cleaning, once per 6 months		
Fluoride Treatment, every 12 months under age 16		
Bitewing X-rays, once per 12 months. Panoramic/Full Mouth X-rays, one set per 60 months		
Oral Cancer Screenings, once per 24 months		
Sealants: Dependent children under age 16, once per 36 months		
<u>Type II - Basic Services</u>	80%	80%
Crowns (Stainless Steel) only if tooth cannot be restored by filling, once per 84 months		
Endodontic Services/Root Canal Therapy		
Periodontal Surgical Services, once per 36 months		
Minor Oral Surgery, No Limitation		
Problem Focused Exams		
Occlusal/Periapical X-rays		
Space Maintainers: Dependent children under age 16		
Restorations/Fillings, once per 24 months		
Simple Extractions		
Extraoral X-rays, once per 6 months		
Periodontal prophylaxis, twice in 12 months		
Complex Oral Surgery		
General Anesthesia		
<u>Type III - Major Services</u>	50%	50%
Crowns (other than stainless steel), once per 84 months		
Dentures/Bridges/Repairs Fixed, once per 84 months. Removable, once per 60 months		
Inlays/Onlay, once per 84 months. Removable, once per 60 months		
Relining or rebasing of dentures (once in 36 months)		
Implants		
<i>Child Orthodontic Benefit</i>	No	
<i>Child Orthodontic Lifetime Maximum</i>	Not Available	
<i>Adult Orthodontic Benefit</i>	No	
<i>Adult Orthodontic Lifetime Maximum</i>	Not Available	
<u>Rates</u>		
Employee	\$16.86	
Employee/Spouse	\$34.50	
Employee/Child	\$39.75	
Family	\$57.38	

*Maximum Allowable Charge (MAC) - For covered services provided by In-Network Providers, Nippon Life Benefits will reimburse the provider based on the contracted fee schedule. For covered services provided by Out-of-Network Providers, Nippon Life Benefits will reimburse based on policy provisions up to the maximum allowable charge (MAC). Out of Network Providers may bill insureds for

reimburse based on policy provisions up to the maximum allowable charge (MAC). Out-of-network Providers may bill insureds for amounts in excess of the amount reimbursed by Nippon Life Benefits.