



Woodward Academy
 Industry Code: 8211
 Proposed Effective Date: 03/01/2005

DUAL OPTION - DMO® / PPO
PPO DENTAL PLAN DESIGN AND BENEFITS

For Option: Dual Option

For Subgroup: All Employees

Network/Service Area: Greater Detroit

Plan Features	Preferred Benefits	Non-Preferred Benefits
Annual Deductible	\$50	\$50
The deductible for PPO/PDN Dental benefits applies to Basic and Major Services.		
Family Deductible	3X Individual	3X Individual
Calendar Year Maximum	\$1,500	\$1,500
Coverage Levels		
Preventive & Diagnostic	100%	100%
Basic Restorative	80%	80%
Major Restorative	50%	50%
Endo / Perio 3 *	50%	50%
Endo / Perio Other	80%	80%
R&C Percentile		80th
Orthodontics		
Orthodontia Eligibility	Dependent Children Only (appliance must be placed prior to age 20)	Dependent Children Only (appliance must be placed prior to age 20)
Orthodontia Coinsurance	50% Coinsurance	50% Coinsurance
Orthodontia Lifetime Maximum	\$1,500	\$1,500
Covered Dental Services		
The coverage levels for some common dental services are shown below. Benefits are subject to reasonable and customary charge limits. See your coverage booklet for a complete list of covered services.		
Visits and Exams		
Oral examination visit - (limited to 2 routine and 2 other exams per year)	100%	100%
Prophylaxis, including scaling and polishing (2 per year)	100%	100%
Fluoride (1 application per year for children under age 16)	100%	100%
Sealants (1 treatment per tooth every 3 years on permanent molars only for children under age 16)	100%	100%
X-rays		
Bitewing x-rays (1 set per year)	100%	100%
Full mouth series (1 set every 3 years)	100%	100%
Periapical x-rays	80%	80%
Endodontics		
Pulpotomy	80%	80%
Root canal therapy, anterior or bicuspid tooth, with x-rays and cultures	80%	80%
Apicoectomy	80%	80%
* Root canal therapy, molar teeth, with x-rays and cultures	50%	50%
Minor Restorations		
Amalgam (silver) fillings	80%	80%
Composite fillings (anterior teeth only)	80%	80%
Stainless steel crowns	80%	80%

Plan Features	Preferred Benefits	Non-Preferred Benefits
Periodontics		
Scaling and root planing (4 separate quadrants every 2 years)	80%	80%
Subgingival curettage (4 separate quadrants every 2 years)	80%	80%
Gingivectomy (1 per quadrant every 3 years)	80%	80%
* Osseous surgery (1 per quadrant every 3 years)	50%	50%
Oral Surgery		
Incision and drainage of abscess	80%	80%
Uncomplicated extractions	80%	80%
Surgical removal of erupted tooth	80%	80%
Surgical removal of impacted tooth (soft tissue)	80%	80%
* Surgical removal of impacted tooth (full or partial bony)	50%	50%
Prosthodontics/Major Restorations		
Inlays/Onlays	50%	50%
Crowns	50%	50%
Bridges	50%	50%
Full & partial dentures	50%	50%
Denture repairs	50%	50%
Pontics	50%	50%
Anesthesia		
General Anesthesia / IV Sedation	50%	50%
Space Maintainers	100%	100%

For members residing in the state of Texas, PDN substitutes the reference to PPO Dental.