

Plan	Dental Value SM	Dental Premier SM
Description	Dental insurance benefits at our lowest premium when you use our extensive UnitedHealthcare Dental Network.	Great dental insurance benefits even if you use a provider not in the UnitedHealthcare Dental Network.
Estimated Monthly Premium	\$40.82	\$69.29
Underwriter	Golden Rule Insurance Company is the underwriter.	Golden Rule Insurance Company is the underwriter.
Deductible	\$50	\$50

Standard Benefits

Maximum Family Deductible per Calendar Year	Three	Three
Waiting Period	No waiting period for preventive, 6 months waiting period for Basic Services, 12 months waiting period for Major Services	No waiting period for preventive, 6 months waiting period for Basic Services, 12 months waiting period for Major Services
Preventive Care	100%, no deductible	100%, no deductible
Annual Maximum Benefit	\$1,000 per covered person	\$1,000 per covered person
Basic Services	80% after deductible	80% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontics	Not covered	Not covered
X-Rays	Routine X-rays covered once per calendar year	Routine X-rays covered once per calendar year
Out-of-Network Dentist	Benefits paid based on the network negotiated rate, which is usually less than the reasonable and customary charge	Benefits paid based on the reasonable and customary charge