What’s Included in the Pediatric Dental Plans for Student Health?

The Affordable Care Act mandated that health insurance plans contain certain Essential Health Benefits (EHBs). Below is a list of benefits included in pediatric dental plans for student health.

Benefits covered1 up to age 19:

**Pediatric dental includes:**

- Unlimited maximums (annual and/or orthodontia lifetime; in-network and out-of-network)
- Individual deductible $75/family deductible $225
- Yearly out-of-pocket maximum of $700 for one child, $1,400 for two or more children (maximum family out-of-pocket: $1,400)

Note: Whether a family plan is selected, or a “child-only” plan is selected, all of these benefits are covered.

<table>
<thead>
<tr>
<th>Routine Dental Services</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic Evaluations</td>
<td>90%</td>
</tr>
<tr>
<td>(deductible waived)</td>
<td></td>
</tr>
<tr>
<td>Diagnostic Radiographs</td>
<td>90%</td>
</tr>
<tr>
<td>Preventive Services</td>
<td>90%</td>
</tr>
<tr>
<td>(deductible waived)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic Dental Care</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Miscellaneous Preventive</td>
<td>90%</td>
</tr>
<tr>
<td>Services (deductible</td>
<td></td>
</tr>
<tr>
<td>waived)</td>
<td></td>
</tr>
<tr>
<td>Basic Restorative</td>
<td>70%</td>
</tr>
<tr>
<td>Non-Surgical Extractions</td>
<td>70%</td>
</tr>
<tr>
<td>Non-Surgical Periodontal</td>
<td>70%</td>
</tr>
<tr>
<td>Adjunctive Services</td>
<td>70%</td>
</tr>
<tr>
<td>Endodontics</td>
<td>50%</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>50%</td>
</tr>
<tr>
<td>Surgical Periodontal</td>
<td>50%*</td>
</tr>
<tr>
<td>Major Dental Care</td>
<td>Benefit</td>
</tr>
<tr>
<td>Major Restorative</td>
<td>50%*</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>50%*</td>
</tr>
<tr>
<td>Misc Restorative &amp;</td>
<td>50%*</td>
</tr>
<tr>
<td>Prosthodontics Services</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td></td>
</tr>
</tbody>
</table>

1. This document does not contain a complete listing of the exclusions, limitations and conditions that apply to the benefits shown. For more information, please contact call 855-267-0214.

* 12 month waiting period applies for these services when rendered by a non-Contracting Dentist