

# 2018 Medical Mutual Dental Plan

Why choose a dental plan from Medical Mutual?



When choosing a Medical Mutual dental plan, you have benefits and coverage to meet your needs along with access to high-quality, affordable dentists. With a dental plan from Medical Mutual, we provide you the options you want and the value you expect.

**Our plans let you choose from more than 2,300 Ohio dentists in our DenteMax network.**

## How much do plans cost?\* (Off-Exchange)

|                 | Adults<br>(Age 65 & Over) | Adults<br>(Age 19 to 64) | Children<br>(Ages 0 to 18) |
|-----------------|---------------------------|--------------------------|----------------------------|
| Dental Plan 1   | \$23.96                   | \$20.50                  | N/A                        |
| Dental Plan 2   | \$31.83                   | \$27.32                  | N/A                        |
| Dental Plan 3   | \$20.37                   | \$18.71                  | N/A                        |
| Pediatrics Plan | N/A                       | N/A                      | \$24.13                    |

\*Rates are per month, per person

## Medical Mutual Dental Plan Details

| Network Services                                |            |                       |                        |  |   |
|---|------------|-----------------------|------------------------|--|---|
| Plan Name                                       | Deductible | Maximum Out of Pocket | Benefit Period Maximum | Member Responsibility (Preventive/Basic/Major)     | Ortho Medically Necessary               |
| <b>Dental Plan 1</b><br>(19 years and older)    | \$100      | N/A                   | \$1,000 <sup>1</sup>   | 0% / 50% <sup>2</sup> / 70% <sup>2</sup>           | Not Covered                             |
| <b>Dental Plan 2</b><br>(19 years and older)    | \$50       | N/A                   | \$1,000 <sup>1</sup>   | 0% / 20% <sup>2</sup> / 50% <sup>2</sup>           | Not Covered                             |
| <b>Dental Plan 3</b><br>(19 years and older)    | \$50       | N/A                   | \$1,000 <sup>1</sup>   | 0% / Fillings only, 20% <sup>2</sup> / Not Covered | Not Covered                             |
| <b>Pediatric Plan</b><br>(18 years and younger) | \$100      | \$350                 | Unlimited              | 0% / 30% / 50%                                     | 50% after \$100 deductible <sup>3</sup> |

### Adult Plans (Age 19 and older)

For adult services, there is a deductible and benefit maximum that applies to each member with no cap for multiple members. The benefit period deductible doesn't apply to preventive services.

### Pediatric Plan (Ages 18 years and younger)

For pediatric services provided in-network, the deductible and maximum out of pocket are for each member. However, when there are more than two pediatric members on a contract, the total maximum out of pocket for all pediatric members combined is capped at two times the single member. There is no benefit maximum for in-network pediatric services. For pediatric services provided out of network, each member is subject to the deductible and benefit maximum. The benefit period deductible doesn't apply to preventive services.

**Finding a DenteMax dentist is easy at [MedMutual.com/Dental](http://MedMutual.com/Dental).**

#### Footnotes

1. Network and Non-Network combined.
2. Basic services has a six-month waiting period if no prior coverage. Major services has a 12-month waiting period for dental plans 1 and 2 if no prior coverage.
3. Separate deductible from the benefit period deductible.

#### General Notes

Dental plans 1, 2 and 3 include coverage for pediatric services.

Medical Mutual offers the pediatric dental plan as a stand-alone option.

This document is only a partial listing of benefit. The contract or certificate will contact the complete listing of covered services.