Crouse Hospital Non-Union Dental Plan Overview

	Life Time Benefit Solutions (LBS)			
	Preventative Plan		Comprehensive Plan	
COVERED SERVICES	In-Network	Out-of-Network	In-Network	Out-of-Network
	Provider	Provider	Provider	Provider
Calendar Year Benefit	\$2,500		\$2,500	
Maximum				
Life Time Orthodontia	Not Applicable		\$2,000	
Maximum	<u> </u>			
Dependent Coverage	To age 19		To age 19	
Student Coverage	Full-time college student to age 25		Full-time college student to age 25	
Preventive and Diagnostic	100% of Allowed	100% of Allowed	100% of Allowed	100% of Allowed
Services	Charges. Network	Charges. Provider	Charges. Network	Charges. Provider
	Provider accepts	can balance bill up	Provider accepts	can balance bill up
Cleanings	the Network	to charges.	the Network	to charges.
X-Rays	scheduled amount		scheduled amount	
Exam	as payment in full		as payment in full	
Basic Dental Services			80% of Allowed	80% of Allowed
			Charges. Network	Charges. Provider
Extractions	Not Available	Not Available	Provider can balance	can balance bill up
Fillings Oral Surgery			bill up to the Network allowance	to charges.
Major Dental Services			50% of Allowed	50% of Allowed
			Charges. Network	Charges. Provider
Periodontics Inlays, Onlays, Crowns	Not Available	Not Available	Provider can balance bill up to the Network	can balance bill up to charges.
Prosthetic Services			allowance	to charges.
Orthodontia Services			50% of Allowed	50% of Allowed
			Charges. Network	Charges. Provider
	Not Available	Not Available	Provider can balance	can balance bill up
			bill up to the Network allowance	to charges.

The following summary of benefits is a brief outline of the maximum amounts or special limits that may apply to benefits payable under the Plan. For a detailed description of each coverd service, please refer to the Summary Plan Description. For a list of providers: Crouse Plans visit www.lifetimebenefitsolutions.com (use Dental Solutions, Dentemax & Crouse Network)