

2009 NCAR BASIC DENTAL PLAN

Type A Diagnostic and Preventative 100% of UCR charges No Deductible

- Clinical Oral Examinations – Maximum of 2 procedures per 12 months.
- Dental Prophylaxis – Maximum of 2 procedures per 12 months.
- Bitewing X-rays – Maximum of 1 set per 12 months, set includes up to 4 films.
- Fluoride Treatments – Limited to dependent children under the age of 16. Maximum of 1 procedure per 12 months.
- Sealants – Limited to dependent children under the age of 16. Maximum of 1 procedure per lifetime, applications made to permanent molar teeth only.
- Space Maintainers – Limited to dependent children under the age of 16 – for the premature loss of a primary tooth.

Type B Basic Care 50% of UCR charges Subject to \$50 Deductible

- Amalgam Restorations – Replacement of an existing only if in place for 24 months.
- Resin Restorations – Anterior - replacement of an existing only if in place for 24 months.
- Maintenance Prosthodontics – Adjustments and repairs to dentures and fixed bridges. Limited to adjustments and repairs performed more than 12 months after initial insertion.
- Emergency Care Treatment – Maximum of 1 procedure per 12 months.
- Full Mouth X-rays – including panoramic films – Maximum of 1 procedure in a 5 year period.
- Extractions (Simple) – Includes local anesthesia, suturing, if needed, and routine follow-up care.

**Annual Maximum Benefit for Types A-B for each Insured Person
is \$750 per Calendar Year**

Monthly Rates

Employee Only	Employee + Spouse	Employee + Child	Employee + Children	Employee + Family
\$18	\$36	\$36	\$54	\$54

Managed by the National Association of Workplace Programs

**This plan is administered by Fidelity Capital Management Inc., a partner with NCAR.
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