

PacificDental Benefits, Inc. (PDBI)

The PacificDental Benefits, Inc. plan is an "indemnity plan". You are not required to go to a participating dentist to enroll in the plan. You can go to any dentist for care. However, some benefit payments are higher (see benefit chart) when you do utilize a PDBI participating dentist.

When you visit your dentist, the dentist's office will verify with PacificDental Benefits, Inc.'s Claims Department (phone # on back of ID Card), perform the work and submit the billing on an acceptable ADA claim form. If benefits are assigned to the dentist, benefits will be paid directly to his office. In most instances, it is not necessary for the insured to complete a claim form.

Benefits are based on the Usual and Customary fees charged in the area where service is rendered.

PacificDental Benefits, Inc. is available in all states. Rates are based on your Area Classification (the first 3 digits of your zip code) and the number of persons to be covered:

Coverage will begin on the first of the month following receipt of application and payment (for applications received by the 15th of the month, if received after the 15th, coverage will begin the first of the second month).

Mass Benefits Consultants, Inc. handles all enrollment and billing. If you have any questions, please e-mail us at mbc@massbenefits.com (and leave a daytime phone number).

PDBI DENTAL BENEFITS SUMMARY

Benefit Structure	Waiting Period
<p>Type I - Preventive Services <i>Clinical Oral Exams, Fluoride treatments (under age 19), X-rays, Cleanings</i></p> <p style="text-align: center;">PDBI Pays 100% Services subject to annual deductible</p>	None
<p>Type II - Basic Services <i>Extractions, Filling</i></p> <p style="text-align: center;">PDBI Pays 80% for In-Network Dentists PDBI Pays 50% for Out-of-Network Dentists Services subject to annual deductible</p>	6 months
<p>Type III - Major Care <i>Endodontics, Periodontics, Oral Surgery, Surgical Extractions, Inlays and Onlays, Crowns Dentures and Bridges</i></p> <p style="text-align: center;">PDBI Pays 50% Services subject to annual deductible</p>	12 months
<p>One Annual Deductible Per Insured Person. Maximum of three deductibles per family .</p>	\$50 Per Person \$150 Per Family Maximum
<p>Combined Calendar Year Maximum</p>	\$1,000

**All benefits are subject to the provisions of the group policy form issued to the association.
Each participant will receive a Certificate of Insurance and ID Card.**

NOTES:

1. Benefit Year is one year from the effective date of Certificate of Insurance.
2. This plan has a Coordination of Benefits provision.
3. Percentages shown as "**PDBI Pays**" above pertain to the Usual and Customary charges of a provider in the area where the service is rendered.
4. Pre-existing Condition Limitation - PDBI will not cover replacement of a tooth extracted prior to the Certificate Effective Date.
5. Children's coverage - both natural and adopted children up to age 19, or to age 23 if enrolled full-time at an accredited institution (and not working full-time).
6. PDBI is Pacific Dental Benefits, Inc.
7. In-Network Dentists information (including name, telephone number and location) is found at www.dentemax.com