

# Memphis Furniture Group, LLC DBA Office Interiors of Memphis - High Plan (TN)

Unum Dental<sup>SM</sup> Insurance

Group Number: 00877196

Group Effective Date: September 1, 2018

Group Renewal Date: September 1, 2019

## Outline of Benefits

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**Plan:** Custom, Passive PPO

**Deductible:** \$50 per calendar year. MAX. 3 PER FAMILY. Applies to Basic (Class B) and Major (Class C) Services

**Coinsurance:** The plan pays the following percentages of maximum allowable charges for each class:

Class A	Preventive	100%
Class B	Basic	80%
Class C	Major	50%

**Benefit Maximum:** \$2500 per calendar year. (Includes Class A, B and C Services)

**Carryover Benefit:** The Carryover Benefit for this policy/certificate is **\$400**. Takeover applies.

## Covered Procedures and Waiting Periods:

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### Preventive Services (Class A): No waiting period.

- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for ages 40+)
- Bitewing x-rays (max 4 films:1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full mouth x-ray (1 per 24 months)
- Prophylaxis (2 per 12 months) (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Routine exams (2 per 12 months)
- Sealants to age 16 (permanent molars, 1 per 36 months)
- Space maintainers to age 16 (1 per 24 months)

### Basic Services (Class B): No waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Emergency pain (1 per 12 months)
- Endodontics (Root Canals)
- Fillings
- Non-Surgical Periodontics
- Oral surgery (surgical extractions & impactions)
- Posterior composite restorations
- Simple extractions
- Surgical Periodontics (gum treatments)

### Major Services (Class C): 12 month waiting period. (Subject to Takeover)

- Crowns, bridges, dentures, and endosteal implants (in lieu of an approved 3-unit bridge)
- Inlays and Onlays
- Repair of Crown, Denture, or Bridge

This brochure is a brief overview of your plan. It does not list all benefits, nor does it list all exclusions and limitations. For more complete information, please refer to the Certificate, or the employer's Master Policy.