

Memphis Furniture Group, LLC DBA Office Interiors of Memphis – Low Plan (TN)

Unum DentalSM Insurance

Group Number: 00877196

Group Effective Date: September 1, 2018

Group Renewal Date: September 1, 2019

Outline of Benefits

Plan: Custom, Passive PPO

Deductible: \$50 Calendar year. Maximum 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 Maximums: \$1000 per Calendar year (Includes Class A, B, and C Services).

Carryover Benefit: The Carryover Benefit for this policy/certificate is **\$250**.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Routine exams (2 per 12 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)
- Bitewing x-rays (maximum of 4 films) (1 per 12 months)
- Full mouth / panoramic x-rays (1 per 24 months)
- Fluoride treatment for children up to age 16 (1 per 12 months)
- Sealants for children up to age 16 (permanent molars 1 per 36 months)
- Space maintainers for children up to age 16
- Adjunctive Pre-Diagnostic Oral Cancer Screening (1 per 12 months for age 40+)

Basic Services (Class B): No waiting period.

- Emergency treatment (1 per 12 months)
- Fillings
- Posterior composite restorations
- Simple extractions

Major Services (Class C): 12 month waiting period. (Subject to takeover benefits for existing enrollees.)

- Anesthesia (subject to review, covered with complex oral surgery)
- Non-Surgical Periodontics
- Oral Surgery (surgical extractions & impactions)
- Endodontics (Root Canals)
- Surgical Periodontics (gum treatment)
- Inlays and Onlays
- Crown, Bridges, Dentures and Endosteal Implants (in lieu of an approved 3-unit bridge)
- Repair of Crown, Denture, or Bridge