

**Laborers District Council - Building and Construction / Heavy and Highway Construction -
Health and Welfare Benefits' Funds
Dental Plan Benefits**

COVERAGE	Gold Plan		Silver-1 Plan		Silver-2 and Bronze Plans	
	Jan 1 through Dec 31		Jan 1 through Dec 31		Jan 1 through Dec 31	
	IN-NETWORK Participating Dentist	OUT-OF-NETWORK Non-Participating Dentist	IN-NETWORK Participating Dentist	OUT-OF-NETWORK Non-Participating Dentist	IN-NETWORK Participating Dentist	OUT-OF-NETWORK Non-Participating Dentist
<p>Annual Maximum - \$3000 Family; up to \$1000 per individual, as long as family max has not been exceeded. <u>Any eligible individual under the age of 19 will have no annual maximum</u>; however, benefits paid exceeding \$1000 have a 20% patient responsibility and are still subject to standard plan rules and co-payment schedules.</p> <p>Pre-determination for treatment plans over \$300</p>	<p>PATIENT HAS NO BALANCE BILLING! Dentist Accepts Fidelio UCR Fee Schedule (Reduced Fee)</p>	<p>PATIENT IS SUBJECT TO BALANCE BILLING!</p>	<p>Dentist Accepts Fidelio UCR Fee Schedule (Reduced Fee)</p>	<p>PATIENT IS SUBJECT TO BALANCE BILLING!</p>	<p>One exam of ANY TYPE and One cleaning per person per six months up to Plan Allowance (UCR)</p> <p>For any additional work done, the patient is responsible for the Total UCR Fee</p>	<p>No Benefits if Dentist is Out of Network</p>
Deductible	NO Deductible	NO Deductible	\$50 Individual/\$150 Family (except for Preventative, Diagnostic, and Basic Restorative)	\$50 Individual/\$150 Family (except for Preventative, Diagnostic, and Basic Restorative)		
<p>Preventative / Diagnostic (cleaning, fluoride treatments, exam, x-rays, etc.)</p>	Fidelio 100% Patient 0%	<p>Dentist DOES NOT accept Fidelio's UCR Fee Schedule (Reduced Fee)</p> <p>The difference between dentist's charge and Fidelio's UCR Fee Schedule is the responsibility of the patient (balance billing)</p>	Fidelio 100% Patient 0%	<p>Dentist DOES NOT accept Fidelio's UCR Fee Schedule (Reduced Fee)</p> <p>The difference between dentist's charge and Fidelio's UCR Fee Schedule is the responsibility of the patient (balance billing)</p>		
<p>Basic Services (fillings) Amalgams (silver fillings) and composites (white fillings) are a benefit for both front and back teeth.</p>	100% 0%		100% 0%			
<p>Major Restorations (crowns)</p>	100% 0%		80% 20%			
<p>Prosthodontics (dentures & bridges)</p>	100% 0%		80% 20%			
<p>Endodontics (root canal therapy, etc.)</p>	100% 0%		100% 0%			
<p>Oral Surgery (extractions, etc.)</p>	100% 0%		100% 0%			
<p>Periodontics (treatment of gum disorders, etc)</p>	100% 0%		100% 0%			
<p>Orthodontics-Adolescent (to age 19)* (straightening of teeth, etc.) (based on 24 month treatment)</p>	Lifetime Max up to \$3200 (Ortho benefits do not come from annual max)		Lifetime max up to \$2500 & 80% for benefits above \$2500 (Ortho benefits do not come from annual max)			
<p>Orthodontics - Adult* (straightening of teeth, etc.) (based on 24 month treatment)</p>	Lifetime max up to \$2400 from Individual Annual Max	Lifetime max up to \$2400 from Individual Annual Max	Lifetime max up to \$2400 from Individual Annual Max	Lifetime max up to \$2400 from Individual Annual Max		

* Invisalign is not a covered benefit.