

**ARTICLE IV
DENTAL BENEFITS SCHEDULE**

DEDUCTIBLE, PER CALENDAR YEAR	
Per Plan Participant	\$50.00
Per Family	\$150.00
The Deductible applies to the following services: • Class B Services - Basic • Class C Services - Major • Class D Services - Orthodontia	
MAXIMUM BENEFIT AMOUNT, PER PERSON	
Class A, B, and C Services (combined)	\$1,500.00 per Calendar Year
Class D Services	\$2,000 Lifetime Maximum
BENEFITS	PERCENTAGE PAYABLE
Class A Services - Preventive	No cost to Plan Participant. Deductible does not apply.
<i>Class A Services includes the following services:</i> • One exam twice per Calendar Year; • Cleaning of teeth twice per Calendar Year; • Full-Mouth X-rays once every 36 months; • Bite-wing X-rays twice per Calendar Year; • Sealants to permanent molar teeth for dependents under age 19; • Space Maintainers for Dependents under age 14; and • Fluoride treatments twice per Calendar Year for Dependents under age 19.	
Class B Services - Basic	80% Coinsurance
<i>Class B Services include the following services:</i> • Extractions; • Oral surgery; • Fillings; • General and IV anesthetics; • Periodontal treatment; • Endodontics treatment; • Injection of antibiotic drugs; and • Root Canals.	
Class C Services - Major	50% Coinsurance
<i>Class C Services Include the following services:</i> • Gold restorations; • Crowns; • Dentures; • Bridges; and • Pontics.	
Class D Services - Orthodontia <i>Limited to Dependent Children up to age 19.</i>	50% Coinsurance

PRE-DETERMINATION OF DENTAL BENEFITS

Before starting a dental treatment for which the charge is expected to be over **\$400**, a predetermination of benefits form is requested but not required. The Dentist must itemize all recommended services and costs.

The Dentist should send the form to the Claims Processor at this Address:

Rocky Mountain Administrators (RMA)

P.O. Box 788

809 South Railway Avenue

Worland, WY 82401

(307) 347-2606 or (800) 383-8808

The Claims Processor will notify the Dentist of the benefits payable under the Plan. The Plan Participant and the Dentist can then decide on the course of treatment, knowing in advance how much the Plan will pay.