



## Ohio Oil and Gas Association

Group Number 902-14-32500-000

<b>Program Deductible</b> Per Individual Family Limit Waived for Type I Services	\$100 Lifetime No Limit No
<b>Type I Preventive Services</b>	<b>100%</b> oral exams, cleanings (two per 12 months), bitewing X-rays (one per 12 months)
<b>Type II Basic Services</b>  <b>Benefit Waiting Period</b>	<b>80%</b> space maintainers, fillings, pain treatment, sealants, full mouth X-rays None
<b>Type III Major Services</b>  <b>Benefit Waiting Period</b>	<b>50%</b> anesthesia, endodontics, simple and surgical extractions, oral surgery, periodontics, crowns, inlays, onlays, dentures, bridges, implants 12 months
<b>Contract Year Maximum</b>	\$1,000
<b>Type IV Orthodontia</b>	<b>Not Available</b>
<b>Takeover Benefit</b>	Preferred*

\*Preferred Takeover — The waiting period(s) for existing employees, including those who weren't on the prior plan, will be waived. The prior dental plan must have been in effect continuously for at least 12 months prior to the effective date of this plan. All waiting periods will apply to future new employees.

**Disclaimer: This is a summary of benefits only. Please refer to the policy for comprehensive benefit details. Payment is based upon allowable charges in the area in which service is rendered. Any dentist charge above the allowable charge is not a covered expense.**

### Monthly Rates

Employee \$ 29.93 | Employee plus spouse \$ 59.85 | Employee plus child(ren) \$ 60.02 | Employee plus family \$ 91.17

Rates are guaranteed for 12 months.

As part of the Patient Protection and Affordable Care Act (PPACA), insurers will be required to pay an annual industry fee. Companion Life will incorporate this fee into our Dental billing effective January 1, 2018. This fee will be listed separately on your billing so that you see that it is a federal fee, and not a rate increase. **The rates above include this fee.** The Health Industry fee is intended to raise revenues that will support the individual insurance market and help fund exchanges and support medical research.

