

*Ask about  
other plans  
available.*

*Life  
Insurance*

*Disability  
Plan*

*Vision Plan*

**Please note:** For more information on Dental Plans, please call:

**1 (800) 578-2082**

An Evidence of Coverage will be sent to you upon enrollment.



**PROFESSIONAL BENEFIT  
ADMINISTRATORS**

**(800) 578-2082**

or

**(770) 963-3939**

Visit our web site

[www.pbinsurance.net](http://www.pbinsurance.net)

# DENTAL PLAN

**USE ANY DENTIST!!**



Major Restorative  
 Bridge, Denture Repair  
 Prosthetics  
 Tooth Extraction  
 Endodontics  
 Periodontics

<b>Maximum Benefit 1<sup>st</sup> year</b>	<b>\$1,000</b>
<b>\$1,000</b>	
Per person per policy year	
<b>2<sup>nd</sup> + years</b>	<b>\$1,200</b>
<b>Deductible</b>	<b>\$50.00</b>
<b>Max deductible per family</b>	<b>\$150.00</b>

## SUMMARY OF BENEFITS

<b>TYPE 1</b> – Diagnostic & Preventive	<b>100%</b>
Oral exams	
Prophylaxis	
Topical Fluoride	
(1 month waiting period)	
<b>TYPE 2</b> – Basic Services	<b>80%</b>
Simple Restorative	
X-Rays	
Sealants	
Space Maintainers	
(1 month waiting period)	
<b>TYPE 3</b> – Major Service	<b>50%</b>
6 months waiting period	

<b>Bi-Weekly Payroll Deduction</b>	
Individual	\$20.00
Individual & one dependent	\$30.00
Family	\$40.00
<b>Monthly Bank Draft</b>	
Individual	\$43.33
Individual & one dependent	\$65.00
Family	\$86.67

**Providers:**

***Freedom to choose any dentist to have claims paid at current ucr level. claims paid at current UCR levels.***

Disclaimer: Professional Benefit Administrators has no liability for providing or guaranteeing service and has no liability or responsibility for the quality of service rendered.

ANY DENTAL OFFICE

**Frequently Asked Questions**

How does the plan work?

1. The indemnity plan allows you to seek treatment from any *licensed dentist*.
2. Once services are performed, you or your dentist must file a claim form in order to receive reimbursement.
3. Your claim will be paid based on your group's certificate of coverage. Benefits will be payable after your deductible and coinsurance (if applicable) are satisfied. Your plan also has an annual limit on benefits available.

The dentist may agree to file your insurance claim for you. However, if he/she does not, you may be required to pay the entire bill at the time services are rendered and submit a claim to Central United Insurance Company for reimbursement.

**Where should I send my claims?**

Claim forms can be obtained by calling 800-578-2082 ext. 24 and should be sent to: P.O. Box 925309 Houston, TX 77292-2728

**What is a predetermination?**

The purpose of submitting a predetermination is to help you understand how your benefits will be paid for your proposed treatment plan.

**When is a predetermination needed?**

If a planned treatment is going to cost over \$300, you should ask the dentist to file for predetermination of benefits before services begin