SUPERIOR PPO
DENTAL PLAN
With Roll Over Benefit and Vision Rider

For federal employees and their families*



PROFESSIONAL BENEFITS

(800) 578–2082

For more information, visit our web site
www.pbainsurance.net
Or email us at:
info@pbainsurance.net

Ask about other benefits available

FEGLI Alternative

Disability Insurance

Vision Plan

Cancer Plan

Accident Plan



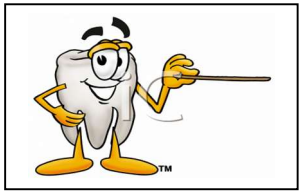
Please note: For more information this and other benefits call:

1 (800) 578-2082

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

**** AVAILABLE IN MOST STATES***

PLAN DETAILS



Maximum Benefit per year **$3,000**
Per person, 1st policy year

Yearly deductible per individual **$50**
(Basic and Major services)

Max yearly deductible per family **$150**
(Basic and Major services)

SUMMARY OF BENEFITS

TYPE 1 – Diagnostic & Preventive 100%

- Routine Oral exams (2 per year)
- Routine Cleanings (2 per year)
- Bitewing x-rays (up to 4 films, once per year)
- Fluoride treatment (1 per year, up to age 14)

TYPE 2 – Basic Services **80%**

- Emergency treatment
- Simple restorative services (fillings)
- Simple extractions
- Repair of crown, denture, or bridge

TYPE 3 – Major Service (12-month waiting period) **50%**

- Oral Surgery
- Anesthesia
- Crowns
- Inlays/Onlays
- Bridges
- Dentures
- Periodontics
- Endodontics
- Endosteal implants (in lieu of an approved 3-unit bridge)

This plan offers a rollover benefit. Meet the criteria, and a portion of the annual maximum will roll over to the next year. Maximum roll over is $1600. Call for details.

Vision Rider. Use an in-network provider and receive special discounts on vision care services.

NO ORTHODONTIC BENEFITS PAID
Orthodontic benefits not available

Bi-Weekly Payroll Deduction	
Individual	$23.00
Individual & Spouse	$42.00
Individual & Children	$51.00
Family	$74.00
Monthly Bank Draft	
Individual	$48.90
Individual & Spouse	$88.89
Individual & Children	$108.03
Family	$159.76

Find a Dentist
With the Superior PPO Plan, you can see any dentist. Members and their families benefit from negotiated discounts on covered services by choosing dentists in the Superior PPO Network. For a list of in-network providers near you, call us at (800) 578-2082.

See your dentist
Your Dental PPO identification card contains all the information your dentist needs to submit your claims. Be sure to share it with the office staff when you arrive for your appointment. If you don't have your card, contact our office (800) 578-2082**.**

Tips to ensure a healthy mouth

- Use a soft-bristled toothbrush
- Chose toothpaste with fluoride
- Brush for at least 2 minutes
- Brush twice a day
- Watch for signs of periodontal disease such as red, swollen, or tender gums
- Visit a dentist regularly for exams and cleanings

Know what your plan covers
Your plan certificate describes your Dental PPO benefits, including limitations and exclusions.

Call for more details. Our staff can help you choose the insurance coverages that best meet your family's needs. Contact our office for a benefit review.