CAPITAL AREA HEALTH CONSORTIUM

CATEGORY I - DIAGNOSTIC & PREVENTIVE SERVICES
Payable at 100% of usual, customary and reasonable charges at participating dentists:

- Initial Oral Exams - 1/36 months
- Periodic Oral Exams - 2/Yr
- Prophylaxis - 2/Yr
- Topical application of fluoride - 2/Yr. to age 19
- Periapical and Bitewing X-rays
- Repair and relining of dentures-1/year
- Palliative Emergency Treatment
- Routine Fillings
- Simple Extractions
- Endodontics

CATEGORY II - BASIC SERVICES
Payable at 80% of usual, customary and reasonable charges at participating dentists:

- Inlays
- Onlays
- Crowns
- Post & Core
- Prostodontics
- Night Guards
- Oral Surgery
- Space Maintainers
- Apicoectomy
- Bridges
- Anesthesia
- Implants & Build-ups
- Periodontics

1 per tooth every 5 years
1 per tooth every 5 years
1 per tooth every 5 years
1 per tooth every 5 years
1 per tooth every 5 years
1 guard every 2 years (for teeth grinders)

PRINCIPAL LIMITATIONS AND EXCLUSIONS
Services received from a dental or medical department maintained by an employer, a mutual benefit association, labor union, trustee or other similar person or group; Services for which the member incurs no Dentists’ Charge or which are services of a type ordinarily performed by a physician, or charges which would not have been made if insurance was not available; Services with respect to congenital malformations; Services, treatment or supplies furnished by or at the direction of any government, state or political subdivision; Any items not specifically listed in this Policy; Lost or stolen dentures or denture duplication; Gold foil restorations; Temporary services and appliances; such as crown or tooth preparations and temporary fillings, crowns, bridges and dentures; Application of sealants, regardless of reason; Services as determined by the company, that are rendered in a manner contrary to normal dental practice. A complete list of exclusions appears in the Master Group Policy on file with your employer or your Certificate of Membership.

This is not a legal policy or contract. It is only a general description of your Blue Cross & Blue Shield benefits. If there are discrepancies between the dental rider and this summary, the dental rider shall control.