



**North Point ESC**  
 a member of  
**Huron-Erie School Employee  
 Insurance Association**  
**Traditional Dental**  
**With Orthodontia**



Benefits	
Benefit Period	January 1 <sup>st</sup> through December 31 <sup>st</sup>
Dependent Age Limit	19 Dependent / 25 Student Removal upon End of Month
Benefit Period Maximum (per member)	\$1,500
Benefit Period Deductible (Single / Family) <sup>1</sup>	\$25 / \$50
Orthodontic Lifetime Maximum	\$2,000
<b>Routine Preventive Services (No Deductible)</b>	
Oral Exams – two per benefit period	100%
Bite Wing X-Rays – two sets per benefit period	100%
Diagnostic X-Rays – including Full Mouth/Panoramic, which are limited to one every 36 consecutive months	100%
Prophylaxis (cleaning) – two per benefit period	100%
Fluoride Treatment – one treatment per benefit period	100%
Sealants – limited to eligible dependents up to age 14	100%
Tests and Lab	100%
Space Maintainers- limited to eligible dependents up to age 19	100%
Emergency Palliative Treatment – includes emergency oral exam	100%
<b>Essential Services</b>	
Consultations and Other Exams by Specialist	80% after deductible
Minor Restorative Services	80% after deductible
Endodontics/Pulp Services	80% after deductible
Therapeutic Injections	80% after deductible
Periodontal Services	80% after deductible
Repairs, Relines & Adjustments of Prosthetics	80% after deductible
Simple Extractions	80% after deductible
Impactions	80% after deductible
Minor Oral Surgery Services	80% after deductible
General Anesthesia	80% after deductible
<b>Complex Services</b>	
Gold Foil Restoration	60% after deductible
Inlays, Onlays – one every five years	60% after deductible
Crowns – one every five years	60% after deductible
Bridgework (Pontics & Abutments) – one every five years	60% after deductible
Partial and Complete Dentures – one every five years	60% after deductible

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 Effective 7/1/07 Rev. 7/09

<b>Benefits</b>	
<b>Orthodontic Services (No Deductible)</b>	
Orthodontic Diagnostic Services	60%
Minor Treatment for Tooth Guidance	60%
Minor Treatment for Harmful Habits	60%
Interceptive Orthodontic Treatment	60%
Comprehensive Orthodontic Treatment	60%

Note: Benefits will be determined based on Medical Mutual's medical and administrative policies and procedures.

This document is only a partial listing of benefits. This is not a contract of insurance. No person other than an officer of Medical Mutual may agree, orally or in writing, to change the benefits listed here. The contract or certificate will contain the complete listing of covered services.

In certain instances, Medical Mutual's payment may not equal the percentage listed above. However, the covered person's coinsurance will always be based on the lesser of the provider's billed charges or Medical Mutual's negotiated rate with the provider.

Benefit Verification is required for any Course of Treatment exceeding \$200 or involving major restorations. Please refer to your dental benefit book for additional information.

<sup>1</sup>Maximum family deductible. Member deductible is the same as single deductible. 4<sup>th</sup> quarter carryover applies.

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