



PO Box 610  
 Southfield, MI 48037  
 248-901-3705

**MCBAIN RURAL AGRICULTURAL SCHOOLS Dental Benefits Plan**  
 Custodial, Para-Professionals, Transportation

**Group # 40360**

**The Plan-at-a-Glance**

**PPO Networks: ADN Dental Network**

**Maximum Benefits** **January 1<sup>st</sup> through December 31<sup>st</sup>**

Annual Maximum	\$2,000 per eligible individual for covered class I, II and III services.
Lifetime Maximum	\$1,500 per eligible individual for covered class IV services
TMJ Services	Applies to annual maximum, up to lifetime maximum of \$1000

**Class I Preventive Services – 80%**

Routine Oral Examinations	Twice per plan year
Prophylaxis (Cleaning), Periodontal Maintenance	Twice per plan year
Topical Application of Fluoride	Twice per plan year to age 18
Bitewing X-Rays	Twice per plan year
Full-Mouth Series or Panoramic X-Rays	Once per 36 months
All Other X-Rays	

**Class II Restorative Services – 80%**

Composite and Amalgam fillings**	
Sealants	Up to age 14
Space Maintainers	Up to age 14
Root Canal Therapy	
Periodontal Root Planing	
Periodontal Surgery	
Oral Surgery and Extractions	Medical plan primary for certain procedures
General Anesthesia or IV Sedation	With covered oral surgery or medically necessary
Occlusal Guards	For Bruxism Only
TMJ Appliances and Services	

**Class III Major Services – 80%**

Inlays, Onlays and Crowns  
 Complete and Partial Removable Dentures  
 Fixed Partial Dentures (Bridges)  
 Denture Repair and Adjustment  
 Denture Reline or Rebase  
 Addition of Teeth to Partial Dentures

**Class IV Orthodontic Services – 60%**

Limited and Interceptive Treatment	Removable and Fixed Appliance Therapy, up to age 19
Comprehensive Treatment	Fixed Appliance Therapy, up to age 19

**Not Covered**

Implants and Related Restorations      Cosmetic Treatment

Deductible – None  
 Missing Tooth Clause – None  
 12 Month Billing Limitation  
 Waiting Periods – None  
 COB – Standard

\*\*Composite and resins are not covered for posterior teeth, alternate benefit applies  
 \*\*Prosthetics are considered on delivery date

**\*\*Note – Quotes of benefits do not constitute a guarantee of payment. Eligibility is determined at time of service. Covered benefits may have limitations or exclusions affecting plan payment. Refer to plan document for additional coverage details and limitations. Predetermination is strongly encouraged for all non-emergency dental treatment exceeding \$250.00 in charges. The treatment plan should be submitted to ADN prior to beginning any treatment.**