

Dental

Dental Plan Design

Flexible options are available for you to fashion a plan that matches your budget requirements.

	Deductible *		Coinsurance	
	Standard	Options	Standard	Options
Preventive Services	\$0	\$25, 50, 75 100, 200	100%	90%, 80%, 70%
Basic Services	\$50	\$25, 75 100, 200	80%	90%, 70%
Major Services	\$50	\$25, 75 100, 200	50%	may be excluded
Orthodontic Services **	\$0	\$25, 50 100, 200	50%	may be excluded

* Standard: a combined deductible for Preventive, Basic and Major Services.

Options: Basic and Major combined or Preventive and Basic combined, if the plan excludes Major Services

** Minimum of 25 employees enrolled, unless written in combination with an NLI America medical or life plan

Other Plan Features

	Standard	Options
Calendar Year Benefit Maximum (Combined Maximum for Preventive, Basic and Major Services)	\$1,500	\$1,000 or \$2,000
Family Deductible Limit	3 times	2 times or no limit if 50 employees enrolled
Dependent Coverage	To age 24, if Student after age 18	To age 18 only
Orthodontia		
- Lifetime Maximum	\$1,500	\$1,000 or \$2,000 ***
- Coverage	Child Only	Adult coverage, if 50 employees enrolled

*** \$2,000 lifetime maximum not available if fewer than 10 employees enrolled.