



SIERRA HEALTH AND LIFE  
A UnitedHealthcare Company

## *Attachment A - Benefit Schedule*

To The Sierra Health and Life Insurance Company, Inc.  
Dental Insurance Certificate  
A Preferred Provider Organization ("PPO") Plan

### DENTAL PPO PLAN 1 WITH ORTHO

Please read the definition of Eligible Dental Expenses ("EDE") and SHL Reimbursement Schedule in the Certificate. When accessing a Non-Plan Dentist, you are responsible for any charges over EDE. Your Calendar Year Deductible for In-Plan Dentist Type II and Type III services is \$50 per Insured, with a maximum of 3 per family. Your Calendar Year Deductible for Non-Plan Dentist Type II and Type III services is \$50 per Insured, with a maximum of 3 per family. Your Calendar Year plan maximum benefit is \$1,500 per Insured. Your orthodontia Calendar Year maximum benefit is \$500 per Insured and your lifetime maximum benefit is \$1,500 per Insured (under age 19 only).

#### Type III Covered Services Waiting Period

You will not be eligible to receive any benefits for Type III Covered Services until you have been covered under this Certificate for 12 consecutive months. For Groups of 15 or more Employees who meet the following two requirements, Waiting Period Credit will be allowed for the amount of time an Insured had continuous coverage under the Group's previous dental plan. First, the previous plan had been in force at least twelve (12) consecutive months immediately prior to the Effective Date of this plan. And, second, this certificate was issued within sixty (60) days after the date the previous dental plan was discontinued. Credit will be applied only for those Insureds covered under the Group's prior dental plan on the Effective Date of this Certificate.

#### Predetermination

Predetermination is recommended for all Type III services. Please see Section 4 and 5 of your Dental Certificate for additional information about Predetermination.

#### Deductible Credit

Dental Expenses incurred by an individual on or after January 1st of the Calendar Year in which this Certificate becomes effective, will apply to the current Calendar Year Deductible for this plan if: 1) proof is furnished to SHL that such dental expenses were covered under the Group's dental insurance policy in force immediately prior to the Effective Date of this Certificate; and 2) such expenses would have been considered Covered Services under this Certificate had this Certificate been in force at the time expenses were incurred.

**Dental Benefit Schedule**

<p align="center"><b>COVERED SERVICES</b></p>	<p align="center"><b>IN-PLAN COINSURANCE</b></p> <p align="center"><u>Plan Dentist</u></p> <p align="center">No Calendar Year Deductible applies to Type I services.</p> <p align="center"><b>Insured pays</b></p>	<p align="center"><b>NON-PLAN COINSURANCE</b></p> <p align="center"><u>Non-Plan Dentist</u></p> <p align="center">No Calendar Year Deductible applies to Type I services.</p> <p align="center"><b>Insured pays</b></p>
<p align="center"><b>TYPE I SERVICES DIAGNOSTIC AND PREVENTIVE</b></p>		
<p>Routine Evaluation (exams limited to twice per Calendar Year)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Limited to Oral Evaluation – problem-focused/emergency</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Detailed and Extensive Oral Evaluation – problem-focused (exam limited to specialists only, i.e. Periodontal Exam)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Intraoral Radiograph – Complete Series or Panoramic Survey Film (limited to one or the other, once every three Calendar Years)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Intraoral or Extraoral Radiographs</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Bitewing Radiographs – (limited to twice per Calendar Year)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Cephalometric film</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Oral/facial images, Pulp Vitality Tests and Diagnostic Casts</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Prophylaxis, Adult or Child (limited to twice per Calendar Year)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Topical Application of Fluoride, under the age of 19 (limited to once per Calendar Year)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Sealant – per tooth, limited to molars (allowed once in any three Calendar Years, under the age of 19)</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Space Maintenance Appliance                      Note: Coverage for Space Maintainers is limited to Insureds under the age of nineteen( 19) and includes all adjustments within six (6) months after installation. Allowed for the purposes of maintaining spaces created by extraction of primary teeth or unerupted teeth.</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>
<p>Recementation of Space Maintainer</p>	<p align="center">0% of EDE</p>	<p align="center">20% of EDE</p>

<p align="center"><b>COVERED SERVICES</b></p>	<p align="center"><b>IN-PLAN COINSURANCE</b></p> <p align="center"><u>Plan Dentist</u></p> <p align="center">After Calendar Year In-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>	<p align="center"><b>NON-PLAN COINSURANCE</b></p> <p align="center"><u>Non-Plan Dentist</u></p> <p align="center">After Calendar Year Out-of-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>
<p align="center"><b>TYPE II SERVICES RESTORATIVE</b></p> <p align="center">(Includes local anesthesia and routine postoperative care)</p>		
<p>Restoration/Amalgam – per tooth (anterior &amp; posterior teeth)</p> <p>Restoration/Composite – per tooth (anterior &amp; posterior teeth)</p> <p>Recementation of Inlay, Crown or Bridge</p> <p>Sedative Filling</p> <p>Pin Retention – per tooth, in addition to restoration</p> <p>Post Removal (not in conjunction with endodontic therapy)</p> <p>Prefabricated Crown, per tooth (limited to under age 19)</p>	<p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p>	<p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p>
<p align="center"><b>TYPE II SERVICES ENDODONTICS</b></p> <p align="center">(Includes local anesthesia and routine postoperative care)</p>		
<p>Pulp Cap – excluding final restoration</p> <p>Therapeutic Pulpotomy, excluding final restoration</p> <p>Pulpal Therapy, per primary tooth</p> <p>Root Canal Therapy – initial or re-treatment, per tooth <b>Note: Root Canals include intra-operative radiographs; excludes final restoration.</b></p> <p>Apexification/Recalcification – per visit</p> <p>Apicoectomy/Periradicular surgery – one or first root</p> <p>Apicoectomy/Periradicular surgery – each additional root</p> <p>Retrograde Filling – per root</p> <p>Root Amputation – per root</p> <p>Hemisection (including root removal) not including root canal therapy</p>	<p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p>	<p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p>

*Dental Benefit Schedule*

<p align="center"><b>COVERED SERVICES</b></p>	<p align="center"><b>IN-PLAN COINSURANCE</b></p> <p align="center"><u><b>Plan Dentist</b></u></p> <p align="center">After Calendar Year In-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>	<p align="center"><b>NON-PLAN COINSURANCE</b></p> <p align="center"><u><b>Non-Plan Dentist</b></u></p> <p align="center">After Calendar Year Out-of-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>
<p align="center"><b>TYPE II SERVICES PERIODONTICS</b></p> <p align="center">(Includes local anesthesia and routine postoperative care)</p>		
<p>Gingivectomy or Gingivoplasty – per quadrant</p> <p>Gingivectomy or Gingivoplasty – per tooth</p> <p>Gingival Curettage, surgical – per quadrant</p> <p>Gingival Flap Procedure (including Root Planing) – per quadrant</p> <p>Clinical Crown Lengthening</p> <p>Osseous Surgery – (including flap entry and closure) – per quadrant</p> <p>Free Soft Tissue Graft Procedure (including donor site surgery)</p> <p>Periodontal Scaling/Root Planing – per quadrant (limited to once per quadrant per Calendar Year)</p> <p>Full Mouth Debridement (limited to once in 3 Calendar Years)</p> <p>Periodontal Maintenance Procedure – following Active Therapy (limited to once in any three month period)</p>	<p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p>	<p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p>
<p align="center"><b>TYPE II SERVICES ORAL SURGERY</b></p> <p align="center">(Includes local anesthesia and routine postoperative care)</p>		
<p>Simple Extraction – per tooth</p> <p>Surgical Extraction – per tooth</p> <p>Surgical Exposure of impacted or unerupted tooth – per tooth</p> <p>Alveoloplasty – per quadrant</p> <p>Removal of Exostosis – per site</p> <p>Incision and Drainage of Abscess</p> <p>Frenulectomy</p>	<p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p>	<p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p>

*Dental Benefit Schedule*

<p align="center"><b>COVERED SERVICES</b></p>	<p align="center"><b>IN-PLAN COINSURANCE</b></p> <p align="center"><u>Plan Dentist</u></p> <p align="center">After Calendar Year In-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>	<p align="center"><b>NON-PLAN COINSURANCE</b></p> <p align="center"><u>Non-Plan Dentist</u></p> <p align="center">After Calendar Year Out-of-Plan Deductible is met</p> <p align="center"><b>Insured pays</b></p>
<p align="center"><b>TYPE II SERVICES ADJUNCTIVE GENERAL SERVICES</b></p>		
<p>Excision of hyperplastic tissue – per arch</p> <p>Sectioning of a bridge, to enable extraction of an abutment tooth</p> <p>Adjustment to Denture or Partial, per appliance, per visit</p> <p>Repair to Denture or Partial Denture, per repair, per appliance</p> <p>Palliative (Emergency) treatment of dental pain – minor procedures</p> <p>General Anesthesia or Intravenous Sedation when administered by the dentist in the office (when in connection with a surgical extraction or surgical procedure, or when Medically Necessary).</p> <p>Analgesia, anxiolysis, inhalation of nitrous oxide (limited to a child under the age of 8, when Medically Necessary.)</p> <p>Professional Consultation (diagnostic service provided by dentist other than dentist providing treatment)</p> <p>Office Visit after Regularly Scheduled Office Hours</p> <p>Therapeutic Drug Injection</p> <p>Other Drugs and/or Medicaments, by report</p> <p>Application of Desensitizing Medicaments</p> <p>Behavior management (limited to a child under the age of 8)</p> <p>Treatment of Complications (post-surgical), unusual circumstances</p>	<p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p> <p align="center">20% of EDE</p>	<p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p> <p align="center">40% of EDE</p>
<p align="center"><b>TYPE III SERVICES (SUBJECT TO 12 MONTH WAITING PERIOD) PROSTHODONTICS – REMOVABLE</b> (Includes local anesthesia and routine postoperative care)</p>		
<p>Denture or Partial Denture, per appliance</p>	<p align="center">50% of EDE</p>	<p align="center">50% of EDE</p>

*Dental Benefit Schedule*

COVERED SERVICES	IN-PLAN COINSURANCE	NON-PLAN COINSURANCE
	<u>Plan Dentist</u>	<u>Non-Plan Dentist</u>
	After Calendar Year In-Plan Deductible is met	After Calendar Year Out-of-Plan Deductible is met
	Insured pays	Insured pays
Rebase Denture or Partial Denture (limited to once per 3 Calendar Years, per appliance)	50% of EDE	50% of EDE
Reline Denture or Partial Denture, chairside process (limited to twice per Calendar Year, per appliance)	50% of EDE	50% of EDE
Reline Denture or Partial Denture, laboratory process (limited to twice per Calendar Year, per appliance)	50% of EDE	50% of EDE
Interim Partial Denture, replacing anterior teeth (temporary stayplate/flipper)	50% of EDE	50% of EDE
Tissue Conditioning (limited to twice per Calendar Year per appliance)	50% of EDE	50% of EDE
<p><b>Note: Adjustments are included in the cost of full and immediate dentures, partial dentures, relines and tissues conditionings within the first six (6) months after installation. Relines are allowed twice in a Calendar Year. Precision attachments, overdentures, specialized techniques and characterizations are considered optional and the additional expense shall be borne by the insured. All partials include conventional clasps and rests.</b></p>		
<b>TYPE III SERVICES (SUBJECT TO 12 MONTH WAITING PERIOD) RESTORATIVE AND PROSTHODONTICS - FIXED</b> (Includes local anesthesia and routine postoperative care)		
Inlay or Onlay, each	50% of EDE	50% of EDE
Crown – per tooth	50% of EDE	50% of EDE
Core Buildup, including pins	50% of EDE	50% of EDE
Post and Core, in addition to crown	50% of EDE	50% of EDE
Temporary Crown, fractured tooth	50% of EDE	50% of EDE
Crown or Bridge Repair (by report)	50% of EDE	50% of EDE
Pontic – per tooth	50% of EDE	50% of EDE

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<p>Retainer (inlay/onlay) – per tooth</p> <p>Retainer (crown/abutment) – per tooth</p>	<p align="center">50% of EDE</p> <p align="center">50% of EDE</p>	<p align="center">50% of EDE</p> <p align="center">50% of EDE</p>
<p align="center"><b>TYPE III SERVICES (SUBJECT TO 12 MONTH WAITING PERIOD) ORTHODONTICS (Limited to under age 19)</b></p>		
<p>Limited Orthodontic Treatment</p> <p>Interceptive Orthodontic Treatment</p> <p>Comprehensive Orthodontic Treatment</p> <p>Minor Treatment to control Harmful Habits</p> <p>Pre-orthodontic Treatment Visit</p> <p>Periodic Orthodontic Treatment Visits</p> <p>Repair of Orthodontic appliance or replacement of broken retainer</p>	<p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p>	<p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p> <p>50% of EDE up to applicable Ortho maximum benefit</p>

**NOTE: REFER TO THE CERTIFICATE OF COVERAGE FOR LIMITATIONS, EXCLUSIONS, MANAGED CARE REQUIREMENTS AND ADDITIONAL INFORMATION ABOUT THE COVERED SERVICES.**