

# Dental

	PREVENTIVE DENTAL PLAN		COMPREHENSIVE DENTAL PLAN*		ENHANCED DENTAL PLAN*	
	TDA Provider Network	Non-Network Provider	TDA Provider Network	Non-Network Provider	TDA Provider Network	Non-Network Provider
Choice of Dentists	You may go to any dentist, but will receive discounted rates at a TDA Provider		You may go to any dentist, but will receive discounted rates at a TDA Provider		You may go to any dentist, but will receive discounted rates at a TDA Provider	
Annual Deductible (waived for preventive care; routine cleanings, x-rays)	\$ 50 per person \$150 family		\$ 50 per person \$150 family		\$100 per person \$300 family	
Routine Exam, Cleaning and X-ray	Covered 100%		Covered 100%		Covered 100%	
Basic Restorative Care Benefit	After deductible, you pay 5%	After deductible, you pay 25%	1st year of participation, you pay 50% of cost of covered expenses after the deductible.** Each year after		1st year of participation, you pay 50% of cost of covered expenses after the deductible.** Each year after	
			you pay 5% after deductible	you pay 25% after deductible	you pay 5% after deductible	you pay 25% after deductible
Major Restorative Care Benefit	Not covered		1st year of participation, you pay 50% of cost of covered expenses after the deductible.** Each year after		1st year of participation, you pay 50% of cost of covered expenses after the deductible.** Each year after	
			you pay 5% after deductible	you pay 25% after deductible	you pay 5% after deductible	you pay 25% after deductible
Orthodontia	Not covered		You pay 50%; \$1,500 lifetime benefit maximum		You pay 50%; \$5,000 lifetime benefit maximum	
Annual Maximum Benefit	\$500 per member		\$1,500 per member (orthodontia is separate)		\$2,500 per member (orthodontia is separate)	

\*The dental plans pay benefits based on usual and customary limits. \*\*Participation for 12 months in any Banner dental plan counts as 1st year of participation for a member. If enrolling for Comprehensive or Enhanced plan for the first time, prior coverage in another Banner dental plan is credited.

## TIPS: DENTAL

You can save money by choosing a dentist through Total Dental Administrators (TDA). To see if your current provider is part of the network, or for information on TDA providers, call (602) 266-1995 in the Phoenix metropolitan area, or (888) 422-1995 in all other areas, or visit [www.TotalDentalAdmin.com](http://www.TotalDentalAdmin.com).

If you select the Comprehensive or Enhanced dental plan, your first year of participation you will pay 50% of the cost of the covered expenses after the deductible.

You can use the dollars in your Health Care Flexible Spending Account to cover your out-of-pocket expenses; see the *Flexible Spending Accounts* section for more details.