








2011 Banner Dental Benefits

	PREVENTIVE DENTAL		COMPREHENSIVE DENTAL*		ENHANCED DENTAL*	
	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 you pay 5% after deductible 	you pay 25% after deductible	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
Major Restorative Care Benefit	Not covered		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	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
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.