

COMPARISON OF MAJOR COMPONENTS OF DENTAL INSURANCE PLANS

Insurance Co.	Employer	Individual Deductible	Annual Max	Percent Preventive	Percent Basic	Percent Major	Waiting Period	Missing Tooth Clause
1 st Dental Health	REMEC -- Retired	\$50	\$1,000	100%	85%	50%	None	Yes
Aetna	Country Wide	\$50	\$1,000	90%	70%	50%	None	Yes
Aetna	Empire Capital One	\$50	\$1,250	100%	80%	50%	None	Yes
Aetna	Lenscrafters	\$75	\$1,500	100%	80%	60%	None	No
Assurant Employee Benefits	MSD	\$50	\$1,500	100%	80%	50%	None	Yes
Blue Shield	Federal Aviation	n/a	n/a	15%	10%	Not covered	No benefits for major	Yes
CBSA	Prestonwood Baptist Church	\$50	\$1,200	100%	80%	50%	None	No
Cigna	Plano ISD	\$50	\$1,250	100%	80%	50%	None	No
Cigna	St. Gobain	\$50	\$1,500	100%	80%	Not covered	No benefits for major	Yes
Cigna	Nortel	\$25	\$1,500	100%	80%	50%	None	Yes
Cigna	Crossmark	\$50	\$1,500	100%	80%	50%	None	Yes
Cigna	Our Savior Lutheran	\$100	\$1,500	100%	80%	50%	None	Yes
Delta Dental	Evansville School District	-0-	\$500	100%	50%	50%	12 Months	Yes
Delta Dental	PF Chang	\$50	\$1,000	100%	80%	50%	None	Yes
Delta Dental	Edward Jones	\$50	\$1,000	100%	50%	50%	12 Months	Yes
Delta Dental	AARP	\$100	\$1,000	80%	50%	50%	12 months	Yes
Delta Dental	Stratus Computers	\$50	\$1,250	100%	90%	75%	None	Yes
Delta Dental	Sicamore	\$50	\$1,500	100%	80%	50%	None	No
Delta Dental	Albertsons	\$25	\$1,500	80%	80%	50%	None	Yes
Delta Dental	Sicamore	\$50	\$1,500	100%	80%	50%	None	No
Delta Dental	Credit Union of Texas	\$50	\$1,500	100%	80%	80%	None	Yes
GEHA	State of Texas	\$50	\$1,250	100%	80%	50%	None	Yes
Great West Life	Bombardier	-0-	\$2,000	100%	80%	50%	None	No
Great West Life	World Vision	\$25	\$2,000	100%	80%	50%	None	No
Guardian	Cintas	\$50	\$1,000	100%	80%	50%	12 months	Yes

COMPARISON OF MAJOR COMPONENTS OF DENTAL INSURANCE PLANS, CONT.

Insurance Co.	Employer	Individual Deductible	Annual Max	Percent Preventive	Percent Basic	Percent Major	Waiting Period	Missing Tooth Clause
Guardian	Green Mountain Energy	\$50	\$1,500	100%	80%	50%	12 Months	Yes
Health Administrative Services	Richardson ISD	\$100	\$1,000	100%	80%	50%	None	Yes
Humana Dental	Americal	\$50	\$1,000	100%	80%	50%	12 months	Yes
MetLife	Medical Center of Plano	\$100	\$1,000	100%	80%	50%	None	Yes
MetLife	Ecolab, Inc.	\$25	\$1,000	90%	70%	50%	None	Yes
MetLife	ACS	\$50	\$1,500	80%	80%	50%	None	Yes
MetLife	Bank One	\$75	\$1,500	70%	60%	50%	Yes	Yes
MetLife	Raytheon	\$50	\$1,500	100%	80%	60%	None	Yes
MetLife	MBNA	\$50	\$2,500	100%	80%	50%	None	No
Paid Dental	Melissa ISD	\$50	\$1,000	80%	50%	25%	None	Yes
Pinnacle Claims Management	N/A	\$50	\$1,500	80%	80%	50%	None	Yes
Self-Funded	VerTex	\$50	\$1,500	100%	80%	50%	None	No
Shenandoah	Job Corp of McKinney	\$50	\$1,000	100%	80%	50%	None	Yes
United HealthCare	Beck Group	\$50	\$2,000	100%	80%	50%	None	No
United Provider Service	Texas Wings	\$25	\$1,500	100%	80%	50%	12 Months	Yes
Range of Data		\$0 to \$100	\$500 to \$2,000	15% to 100%	10% to 90%	0% to 80%	None to 12 months	None to Not Covered
Average of Data		\$49	\$1,351	94%	75%	49%	N/A	Only 10 of 40 plans allow for missing tooth benefits

How does your Dental Insurance Plan compare?
 Questions? Please feel free to ask us to explain.