

Plan Definitions

Eligible participants include All Active Full-Time Secretarial, Custodial, Maintenance, Food Service, Aides, and Bus Drivers of Owosso Public Schools.

Eligible dependents include (1) an employee's spouse while not divorced or legally separated from the employee; (2) each of the employee's unmarried children who is a dependent within the meaning of the Internal Revenue Code of the United States, to age 25. Coverage is provided through December 31 of the year in which the dependent becomes age 25.

Eligible dental care charges are the actual costs charged for the listed treatments or services to the extent that such charges are reasonable and customary for the services performed or the materials furnished. Reasonable and customary is determined from a compilation of reported usual dental fees charged by doctors in specific geographic areas.

Eligible charges are reimbursed on a year defined as the 12-month period of January 1 through December 31.

Your plan:

- a) covers orthodontia started prior to the effective contract date.

The preceding material is a generalization of the plan's provisions; the policy is the controlling document.

Ultra-Dent Group Insurance Program

Basic Services **80% of R&C***
Basic Services Include Services Such As:

- | | |
|--------------------------------|------------------------------|
| Examinations | Diagnostic X-Rays |
| Cleaning (Prophylaxis) | Oral Surgery and Anesthetics |
| Fillings | Root Canals (Endodontics) |
| Fluoride Treatment (to age 18) | Periodontics |

Major Services **50% of R&C***
Major Services Include Such Services As:

- | | |
|--------------------------------|--|
| Inlays | Dentures (Full and Partial) |
| Crowns and/or Bridges | Crown and/or Bridge Repair |
| Annual Deductible | \$0 |
| Combined Annual Maximum | \$1,000 per year/per person total benefit |

Orthodontic Services **80% of R&C***
(to age 19)

- | | |
|-------------------------|-------------------------|
| Deductible | \$0 |
| Lifetime Maximum | \$500 per person |

**R&C means reasonable and customary (see eligible dental care charges previous page).*