Effective Date: 10/01/2025	FCL Option 1: Choice Plus @80th			
		Choice Plus @ 80th	Choice Plus Passive @80th	
Carrier	Low Plan	High Plan	High Plan	
In Network Services (Participating Provider)			111611111	
Individual/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150	
Calendar Year Maximum	\$1,000	\$2,000	\$2,000	
Preventive Care	7 = / 0 = 0	7=/000	+-/	
Periodontal Oral Evaluation (0120)				
Comprehensive Oral Evaluation (0150)	_			
Bitewing X-rays, two films (0272)	_			
Cleanings - Adult/Child (1110,1120)	100%	100%	100%	
Fluoride Treatment - Child (1206,1208)	_			
Office Visits (9430)	_			
Basic Services				
Space Maintainers - fixed - unilateral (1510)				
X-rays - Intraoral/Complete Series (0210)		85%	85%	
Sealant - per tooth (1351)	1,			
Amalgam Restorations (Silver Fillings) (2140)	80%			
Resin-Based Restorations - Anterior (2330)				
Extractions - Routine and Surgical (7140)				
Root Canal Molar (3330)	N/A			
Periodontal Scaling & Root Planing - per				
quad (4341)	N/A			
Major Services				
Root Canal Molar (3330)		N/A	N/A	
Periodontal Scaling & Root Planning - per quad (4341)		N/A	N/A	
Osseous Surgery - 4 or more contiguous teeth (4260)				
Crowns - Porcelain fused to noble metal (2752)			55%	
Complete Dentures (5110, 5120)	50%			
Pontic - Porcelain fused to noble metal (6242)	50%	FF0/		
Partial Dentures (5213, 5214)		55%		
Surgical placement of implant body - endosteal implant (6010)				
Implant supported porcelain fused to metal crown (titanium, high noble metal)				
(6066)				
Benefit Waiting Period	None	None	None	
Orthodontia Services				
Orthodontia Lifetime Maximum	N/A	\$1,000	\$1,000	
Carrier Pays	N/A	50%	50%	
Benefit Waiting Period	N/A	N/A	N/A	
Other Proposal Details				
Rollover Benefit				
Rate Guarantee	10			

Out of Network Services (Non- Participating Provider)			
Individual/Family Deductible	\$100/\$300	\$100/\$300	\$100/\$300
Preventive Care	70%	80%	100%
Basic Services	50%	60%	85%
Major Services	30%	40%	55%

Rate Tier Structure	Low	High	DHMO	Low	High	High
Employee Only	177	824	42	\$22.16	\$29.42	\$32.89
Employee & One Dependent	86	269	17	\$37.96	\$55.52	\$62.07
Employee & Family	106	346	14	\$55.66	\$79.04	\$88.38