

## New Hampshire Motor Transport Association

### Here's a Closer Look at the Dental Coverage Available:

*This chart is provided for summary purposes only; in the event of a conflict or discrepancy between the chart and either the group contract or the benefit booklet, the contract or benefit booklet will prevail.*

	OPTION 1	OPTION 3	OPTION 5	OPTION 8
<b>COVERAGE A</b> (no deductible) <b>Diagnostic:</b> Evaluations; X-rays <b>Preventive:</b> Routine cleanings; Fluoride; Space maintainers; Sealants for children	100%	100%	100%	100%
<b>LIFETIME DEDUCTIBLE</b> per person/family, per calendar year	\$100/\$300	\$100/\$300	\$75/\$225	\$50/\$150
<b>COVERAGE B</b> (after deductible) Amalgam (silver) fillings, Composite (white) fillings (anterior teeth only); Extractions; Root canal therapy; Periodontal treatment; Repair of a removable dentures	80% + After a 6-Month Waiting Period	80% + After a 6-Month Waiting Period	60% + After a 6-Month Waiting Period	60% + After a 6-Month Waiting Period
<b>COVERAGE C</b> (after deductible) <b>Prosthodontics:</b> Bridges; Crowns; Dentures; Onlays; Implants	50% + After a 12-Month Waiting Period	50% + After a 12-Month Waiting Period	50% + After a 12-Month Waiting Period	Not a Benefit
<b>*COVERAGE D</b> (no deductible) <b>Orthodontics:</b> Correction of crooked teeth	50% + After a 24-Month Waiting Period	50% + After a 24-Month Waiting Period	Not a Benefit	Not a Benefit
<b>MAXIMUM</b> per person, per calendar year	\$2,000	\$1,000	\$1,500	\$1,000
<b>MONTHLY RATES</b> One Person: Two Persons: Three or More Persons:	\$42.92 \$74.63 \$129.50	\$40.32 \$69.08 \$112.96	\$34.77 \$59.18 \$90.20	\$29.50 \$50.51 \$84.54

**Rates are guaranteed through December 31, 2009.**

\***COVERAGE D** has a separate lifetime maximum of \$2,000 (Option 1), or \$1,000 (Option 3) per eligible adult and child.

+ Waiting periods apply to new enrollees. Credit towards satisfaction of waiting periods will be given to existing member groups for prior coverage under another NHMTA option, or for new member groups for prior coverage on takeover business.

Benefit percentages shown above are based upon the actual charge submitted to a maximum of the participating dentist's approved fees, or Northeast Delta Dental's allowance for non-participating dentists.

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