

Apco Holdings, LLC - High Plan (GA)
Unum DentalSM Insurance
Group Number: 974392 011
Group Effective Date: January 1, 2025
Group Renewal Date: January 1, 2027
Notes: Takeover Applies

Outline of Benefits

Plan: Elite Plan, Passive PPO, 20-GDN

Deductible: \$50 per calendar year. MAX 3 PER FAMILY. Applies to Basic (Class B) and Major (Class C) Services

Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:

	Plan Pays	Member Responsibility
Class A - Preventive	100%	0%
Class B - Basic	90%	10%
Class C - Major	50%	50%
Class D - Orthodontics	50%	50%

Benefit Maximum: \$3,000 per calendar year. (Includes Class A, B and C Services)

Carryover Benefit: The Carryover Benefits for this policy/certificate is **\$400**. Takeover Applies.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for ages 40+)
- Bitewing x-rays (max 4 films: 1 per 12 months)
- Emergency pain (1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full mouth x-ray (1 per 36 months)
- Prophylaxis (2 per 12 months) (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Routine exams (2 per 12 months)
- Sealants to age 16 (permanent molars, 1 per 36 months)
- Space maintainers

Basic Services (Class B): No waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Endodontics (Root Canals)
- Fillings (benefit allowed for amalgam restorations on posterior teeth)
- Oral surgery (surgical extractions & impactions)
- Non-Surgical Periodontics
- Periodontal maintenance (in combination with Prophylaxis)
- Repair of Crown, Denture, or Bridge
- Simple extractions
- Surgical Periodontics (gum treatments)

Major Services (Class C): No waiting period.

- Crowns, bridges, dentures and implants
- Implants
- Inlays and Onlays

Ortho Services (Class D): No waiting period.

- Ortho Lifetime Maximum: \$1,500 Separate
- Adult & Dep. Child Coverage
- Up to 25% of lifetime allowance may be payable on initial banding

Apco Holdings, LLC - Low Plan (GA)
Unum DentalSM Insurance
Group Number: 974392 011
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Group Renewal Date: January 1, 2027
Notes: Takeover Applies

Outline of Benefits

Plan: Elite Plan, Passive MAC, 20-GDN

Deductible: \$50 per calendar year. MAX 3 PER FAMILY. Applies to Basic (Class B) and Major (Class C) Services

Coinsurance: The plan pays the following percentages of maximum allowable charges for each class:

	Plan Pays	Member Responsibility
Class A - Preventive	100%	0%
Class B - Basic	80%	20%
Class C - Major	50%	50%
Class D - Orthodontics	50%	50%

Benefit Maximum: \$1,000 per calendar year. (Includes Class A, B and C Services)

Carryover Benefit: The Carryover Benefits for this policy/certificate is **\$250**. Takeover Applies.

Covered Procedures and Waiting Periods:

Preventive Services (Class A): No waiting period.

- Adjunctive pre-diagnostic oral cancer screening (1 per 12 months for ages 40+)
- Bitewing x-rays (max 4 films: 1 per 12 months)
- Emergency pain (1 per 12 months)
- Fluoride to age 16 (1 per 12 months)
- Full mouth x-ray (1 per 36 months)
- Prophylaxis (2 per 12 months) (1 additional cleaning or periodontal maintenance per 12 months if member is in 2nd or 3rd trimester of pregnancy)
- Routine exams (2 per 12 months)
- Sealants to age 16 (permanent molars, 1 per 36 months)
- Space maintainers

Basic Services (Class B): No waiting period.

- Anesthesia (subject to review, covered with complex oral surgery)
- Endodontics (Root Canals)
- Fillings (benefit allowed for amalgam restorations on posterior teeth)
- Oral surgery (surgical extractions & impactions)
- Non-Surgical Periodontics
- Periodontal maintenance (in combination with Prophylaxis)
- Repair of Crown, Denture, or Bridge
- Simple extractions
- Surgical Periodontics (gum treatments)

Major Services (Class C): No waiting period.

- Crowns, bridges, dentures and implants
- Implants
- Inlays and Onlays

Ortho Services (Class D): No waiting period.

- Ortho Lifetime Maximum: \$1,000 Separate
- Dependent Children to age 19 only
- Up to 25% of lifetime allowance may be payable on initial banding