

Dental Basics

- Covers \$1,500.00 per person, per Calendar Year
- Calendar Year is February 1 through January 31 of each year
- Cleanings and x-rays covered at 100%
- Restorative work has a once a year \$25.00 deductible per year
- Class II services covered at 60% after the deductible
- Class III and class IV services covered at 50% after the deductible
- No waiting period if you go directly from one full service dental (Pays for Fillings, Crowns, Dentures) plan directly to our Group Plan
- You can go to any dentist, they do not have to be in the network. This provider for our Group Plan has a better out of state network than Delta Dental has

New Rates Effective 2/1/2017

One Person:	\$ 41.45
Two Person:	\$ 75.54
Three +:	\$ 118.94

Open Enrollment period: Held once a year, effective date of changes will be on February 1st. This Open Enrollment period is the only time that you have the opportunity to make any needed changes to your dental plan (adding or dropping dependents) without having a "Qualifying Event." **If you elect not to make any changes to your plan at Open enrollment, you are automatically re-enrolled for the next 12 months and cannot drop out or make any other changes without a "Qualifying Event".**

***Qualifying Events:** Birth, Death, Adoption, Change in Employment Status, Change in Dependents Employment Status, Divorce, Marriage, Loss of COBRA Coverage, Loss of other Dental insurance coverage through your spouse, sign up within 60 days of joining MAR.

Please call our business office for more information!