



**Allied Building Inspectors Operating Engineers Local 211
Group #211**

Effective January 1, 2020

Summary of Benefit for Full-Time Members:

Annual maximum \$1,750 individual, No deductible. No co-pay.

Kids up to age 18 no maximum.

Ortho Lifetime max \$1,750 Appliance \$550.00, \$50.00 monthly for 24 months- No age limit

Pre-Authorizations:

Any claims over \$350.00 is recommended.

Children are covered up to age 26

In Network:

Preventive, Basic and Major work paid at 100% of the Sele-Dent fee schedule.

Out of Network:

Preventive, Basic and Major work paid at 100% of the Local 211 fee schedule, member pays balance.

FREQUENCIES:

- **Examination:** 2 times per calendar year
- **Prophylaxis:** 2 times per calendar year
- **Full mouth & Panoramic x-rays:** once per calendar year
- **Fluoride:** 2 times per calendar year, up to age 15
- **Sealants:** no frequency, covered up to age 12
- **Perio:** maximum 4 time per year, 3 months apart, all four quads same day, no prophylaxis, 14 and up **only**.
- **Perio maintenance:** 4 times a calendar year
- **Major work:** 3 years replacement on major
- **Missing Tooth:** Covered
- **Composites downgraded on posterior/anterior teeth**
- **Implants not covered downgraded to alt benefit of crown**

Exclusions:

- **Veneers:** Not covered
- **Arrestin & Occlusal guard:** Not covered

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