

Voluntary Dental and Vision



Financial
Services
Agency

Dental Coverage:

- Choose any dentist!
- \$1,000 per person, benefit year maximum
- \$50 deductible per individual, \$150 per family per benefit year
- 100% Coverage for Preventative Care

New employees must enroll within 30 days of receipt of first paycheck!

100% Coverage for Preventive Care - No Deductible

- X-Rays, Cleanings, Routine Check Ups, Fluoride Treatments (under age 19)
- No waiting period

80% Coverage for Restorative Procedures - \$50 Deductible

- Simple Extractions, Fillings, Oral Surgery
- No waiting period

50% Coverage for Major Restorative Procedures - \$50 Deductible

- Bridges, Dentures, Endodontics, Crowns or Implants, Oral Surgery, Other Prosthetics, Periodontics, Repair, Surgical Extractions
- 12 month waiting period

\$1,000 Annual Max

- Per Covered Family Member
- Annual max calculated on benefit year

Semi-Monthly Dental Rates

Employee	\$14.95
Employee + 1	\$29.15
Family	\$42.85

Vision Coverage:

- VSP Vision Network of 22,000 Providers
- Network Provider must be utilized
- No Waiting Periods

\$15 Co-Pay for Exams - every 12 months

\$25 Co-Pay on Materials (may select glasses or contact per benefit year)

- Lenses every 12 months
- Frames every 24 months
- Contacts every 12 months - no co-pay

Laser Vision Surgery

- Discounts average 15% off the contracted laser center's usual and customary charges

Semi-Monthly Vision Rates

Employee	\$ 5.95
Employee + 1	\$ 8.85
Family	\$14.95

Dental product underwritten by Brokers National Life Assurance Company (BNLAC), Austin, Texas.

Vision product underwritten by Vision Services Plan (VSP). **IMPORTANT:** This brochure contains an overview of the benefits provided in your policy. Please read your entire policy for complete benefits, details, limitations and exclusions.

To Ask Questions or Enroll Call: 1-866-301-9375, Option 1