

PPO Dental Insurance

Express Group Coverage through LifeMap for effective dates 12/2017 and later.



Insurance for every step of life.

For

Plan Basics
Group Dental Coverage helps ensure you and your family get the preventive care you need to maintain a healthy smile. And LifeMap provides help for bigger services after the deductible is met.
Eligibility Requirement
If you are a full-time active employee working a minimum of 30 hours per week you will be covered with these benefits.
If applicable, dependents must be a Legal Spouse, State Certified / Registered Domestic Partner (Oregon / Washington), and/or child(ren) up to age 26 of the covered employee to be eligible for coverage.
Who pays for coverage?
Dental Insurance premiums may be paid for solely by your employer. If you are sharing the cost with your employer, your portion of the monthly premium will be deducted directly from your paycheck.
LifeMap Network
We utilize one of the largest dental networks in the region, so your choice of dentists is vast. Visit us at www.LifeMapCo.com/find-provider to find a provider near you.
Limitations and Exclusions
Information about the dental plan exclusions will be included in your certificate of coverage, which you will receive after enrolling. Contact your employer with questions.

Plan Summary		
Deductible (per calendar year)	\$50 per member \$150 per family	
Calendar Year Maximum Benefit		
Orthodontia Lifetime Maximum Benefit Children under 19 years		
Coinsurance (Percentage of the allowed amount the plan pays)		
	In-Network	Out of Network
Class A Services - Preventive	100% (Deductible waived)	
Class B Services - Basic	80%	
Class C Services - Major	50%	
Class D Services - Orthodontia		
Benefit Waiting Periods		
	Initial Enrollment	Late Enrollment
Class A Services	0 Months	3 Months
Class B Services	6 Months	6 Months
Class C Services	12 Months	12 Months
Class D Services		

www.LifeMapCo.com

This document provided by your Group Administrator does not qualify as a summary plan description under ERISA and does not reflect the full exclusions or limitations of the policy. Please see your Certificate of Coverage for complete details. LifeMap is not liable for any errors or omissions on this document. If there is any discrepancy between this document and the master policy, the master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.