



**SOMA COLLEGE HEALTH INSURANCE PROGRAM
2004-2005 SCHOOL YEAR
DENTAL OPTION**

DENTAL BENEFITS (Dental benefits are provided through a stand-alone dental insurance policy underwritten by United Concordia Life and Health Insurance Company. See Dental Exclusions and Limitations section for exclusions, limitations, and other policy provisions)		
<ul style="list-style-type: none"> • Contract Year Maximum per Covered Person • Contract Year Deductible per Covered person/Family - Class I exempt 	In-Network \$1,500 \$25/\$75	*Out-of-Network \$1,500 \$25/\$75
Class I Dental Plan Payment (no waiting period or deductible) <ul style="list-style-type: none"> • Exams • All Xrays • Cleanings • Fluoride Treatments • Sealants • Palliative Treatment 	100%	100%
Class II Dental Plan Payment (no waiting period, deductible applies) <ul style="list-style-type: none"> • Space Maintainers • Basic Restorative • Non-surgical Periodontics • Repairs of Crowns, Inlays, Onlays, Bridges and Dentures • Simple Extractions 	80%	80%
Class III Dental Plan Payment (six-month waiting period, deductible applies) <ul style="list-style-type: none"> • Endodontics • Surgical Periodontics • Complex Oral Surgery • General Anesthesia • Inlays, Onlays, Crowns • Prosthetics 	50%	50%
Orthodontics	Not Covered	Not Covered
* Plan payment percentages are based on United Concordia's Maximum Allowable charge. Network dentists accept their contracted Maximum Allowable Charge as payment in full for covered services.		

This is a brief summary of benefits under the Dental Program. Complete terms and conditions of coverage and benefits are set forth in the Master Policy issued to Student Osteopathic Medical Association. The plan is underwritten by United Concordia Life And Health Insurance Company.

