

Texas Tech University Health Science Center

TYPE OF SERVICE	BENEFIT
GENERAL PROVISIONS FOR PREVENTIVE, BASIC AND MAJOR CARE BENEFITS Calendar Year Deductible (4th quarter carryover applies) Deductible Credit from Prior Carrier Calendar Year Maximum per Participant	\$50 Indiv/#3 Family Yes \$1,000
PREVENTIVE CARE BENEFITS (deductible waived/not waived) • Oral Examinations, X-Rays, Cleanings	100%
BASIC CARE BENEFITS • Fillings, Extractions, Endodontics, Oral Surgery, Root Canal Therapy	80%
MAJOR CARE BENEFITS • Prosthetics (dentures, bridgework), Crowns, Inlays and Onlays	50%
ORTHODONTIC BENEFITS (no deductible) • Orthodontic Diagnostic Procedures and Treatment Available to Participants Under 30 Years of Age	50%
Lifetime Maximum per Participant	\$750
TEMPOROMANDIBULAR JOINT (TMJ) BENEFITS (no deductible)	No

- This is a general Summary of your benefit design. Please refer to your benefit booklet, mailed directly to each participating Resident from BCBSTX upon enrollment, for other details and for limitations and exclusions.
- The following eligibility provisions apply:
 - Dependent children are covered to age 25. Disabled dependent children can be covered beyond age 25.
 - Retirees are / are not eligible for coverage.
 - Employees may enroll dependent children up to age 5 on the first of the month following application with no late enrollment penalty.
- A preexisting condition exclusion will apply to expenses involving the replacement of teeth that were missing prior to the effective date of the dental contract. This exclusion will not apply to:
 - Any participant who becomes effective on the dental contract date who was covered under a previous group dental care contract by the Employer.
 - Any participant who has been continuously covered for 24 months under a group dental care contract with BCBSTX which included prosthetic benefits.
- When the course of treatment will be in excess of \$300, a predetermination request should be submitted to BCBSTX in advance of treatment.
- For a listing of Dental providers, please visit www.bcbstx.com.