



**Southern Utah University**  
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**Group:** **Southern Utah University**  
**Plan:** Premier PPO  
**Administered by:** Educators Mutual Insurance Association  
**Plan Type:** Contributory / Self Funded  
**Effective Date:** 7/1/2009  
**Benefit Year:** Contract

	In-Network	Out-of-Network
<b>Type 1 - Preventive</b> Oral Exams, Cleanings, X-rays, Fluoride	80%	80%
<b>Type 2 - Basic</b> Fillings, Oral Surgery	80%	80%
<b>Type 3 - Major</b> Crowns, Bridges, Prosthodontics	50%	50%
<b>Type 4 - Orthodontics</b> Dependent Children	50%	50%
Adults	50%	50%
Orthodontic Discount (All Members)	25% Discount	No Discount
<b>Endodontics</b>	Type 2 - Basic	Type 2 - Basic
<b>Periodontics</b>	Type 2 - Basic	Type 2 - Basic
<b>Sealants</b>	Type 3 - Major	Type 3 - Major
<b>Space Maintainers</b>	Type 1 - Preventive	Type 1 - Preventive
<b>Specialists</b>	Paid same as General Dentists	Paid same as General Dentists
<b>Waiting periods</b>		
Type 2 - Basic		None
Type 3 - Major		None
Type 4 - Orthodontics		None
<b>Deductible</b>		
Per Person	\$0.00	\$0.00
Family Max	\$0.00	\$0.00
<b>Deductible Applies To</b>	N / A	N / A
<b>Annual Maximum Per Person</b>		\$1,500.00
<b>Orthodontic Lifetime Maximum</b>		\$1,000.00
<b>Network / Reimbursement Schedule</b>	Premier	Premier
<b>Provisions / Limitations / Exclusions</b>		
Exams (including Periodontal), Cleanings and Fluoride		2 per year
Fluoride		Up to age 26
Sealants		Up to age 26
Space Maintainers		Up to age 16
Bitewing X-Rays		Up to 4, twice per year
Periapical X-Rays		6 per year
Panoramic X-Ray		1 every 3 years
Impacted Teeth		Covered in Type 2 - Basic
Anesthesia- (Age 8 and over for the extraction of impacted teeth only)		Covered in Type 3 - Major
Anesthesia - (For children age 7 and under, once per year)		Covered in Type 3 - Major
Implants		Covered in Type 3 - Major
Crowns, Pontics, Abutments, Onlays and Dentures		1 every 5 years per tooth
Fillings on the same surface		1 every 18 months

Benefits illustrated are in summary only. Refer to your Dental Handbook for a complete description of benefits, limitations and exclusions. All Services are subject to Educators Mutual Table of Allowances. When using a Non-participating Provider, the insured is responsible for all fees in excess of the Table of Allowances.