

HERITAGE BENEFITS

Dental Insurance

Heritage offers its employees the opportunity to participate in a voluntary dental plan through Guardian, offering a stronger and wider network of participating providers. The plan encourages use of Guardian participating providers. Services may be sought through an out-of-network provider at a reduced benefit. Orthodontia is available with the Buy-Up plan for dependents on Employee + 1 and Family plans.

BASE PLAN PREMIUMS

\$22.21 – Single Coverage
\$46.43 – Employee + 1
\$56.52 – Family Coverage

BUY-UP PLAN PREMIUMS

\$29.50 – Single Coverage
\$61.68 – Employee + 1
\$75.08 – Family Coverage

	Base Plan	Buy-Up Plan
Class/Type I - Preventative		
Initial/Routine Oral Exams X-Rays and Cleaning Flouride Treatment and Sealants	100%	100%
Class/Type II - Basic Services		
Fillings, General Anesthetics, Simple Extractions, Oral Surgery Periodontics and Endodontics	75% Subject to Annual Deductible	100% Subject to Annual Deductible
Class/Type III- Major Services		
Crowns and Restorations Full or Partial Removable Dentures Fixed Bridgework	Not Covered	50% Subject to Annual Deductible
Class/Type IV - Orthodontia		
Children to Age 19	Not Covered	50%
Deductibles	50%	
Single (1x Annual Deductible) Family (3x Annual Per Person Deductible)	Single \$50 Family \$150	Single \$50 Family \$150
Maximums		
Calendar Year per Individual Classes subject to Annal Max Lifetime (Orthodontia)	\$1,000 II and III None	\$2,000 II and III \$1,500
Maximum Contract Allowance	Fee Schedule	Fee Schedule
Dependent Age	26	26