

HERITAGE BENEFITS

Dental Insurance

Heritage offers its employees the opportunity to participate in a voluntary dental plan through Guardian, offering a strong and wide 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 MONTHLY PREMIUMS

\$24.88 – Single Coverage
\$52.00 – Employee + 1
\$63.30 – Family Coverage

BUY-UP PLAN MONTHLY PREMIUMS

\$33.04 – Single Coverage
\$69.08 – Employee + 1
\$84.09 – 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 |