Applied Intellect LLC Dental Plan Comparison

Benefit Description	United Conc	OPTION 1 United Concordia - F-3W Concordia Flex		
Calendar Year Deductible		Family: \$150		
Annual Benefit Maximum	\$2,000 p	\$2,000 per person		
Orthodontia Lifetime Maximum	N/A			
Class 1 - Diagnostic/Preventive Services				
Exams	Plan pa	Plan pays 100%		
Cleanings & Fluoride Treatments	Plan pa	Plan pays 100%		
X-Rays (Bitewings)	Plan pays 100%			
X-Rays (All others)	Plan pays 100%			
Palliative Treatment (Emergency)		Plan pays 100%		
Space Maintainers		Plan pays 100%		
Sealants	Plan pays 100%			
Class 2 - Basic Services				
Basic Restorative	Plan pays 80%	Plan pays 80% after deductible		
Simple Extractions	Plan pays 80% after deductible			
Complex Oral Surgery	Plan pays 80% after deductible			
Endodontics	Plan pays 80% after deductible			
Non-Surgical Periodontics	Plan pays 80%	Plan pays 80% after deductible		
Surgical Periodontics	Plan pays 80%	Plan pays 80% after deductible		
Class 3 - Major Services				
Inlays, Onlays, Crowns	Plan pays 50%	Plan pays 50% after deductible		
Prosthetics (Bridges, Dentures)		Plan pays 50% after deductible		
Waiting Period	No	None		
Out of Network Reimbursement	90th Percen	90th Percentile of U&C		
	EE Monthly	EE Cost Per		
Benefit Selection	Amount	Pay		
Employee Only	\$14.58	\$6.73		
Employee & Spouse	\$28.87	\$13.32		
Employee & Child(ren)	\$26.14	\$12.06		
Family	\$43.72	\$20.18		

Employee

		Original Rates	AI Flat
Employer	Benefit Selection		Contribution
	Employee Only	\$36.46	\$21.88
	Employee & Spouse	\$72.17	\$43.30
	Employee & Child(ren)	\$65.35	\$39.21
	Family	\$109.29	\$65.57