

2012 ROCHESTER BUSINESS ALLIANCE DENTAL COMPARISON

The Dental Blue plans are only available to businesses with 2 or more employees. Sole proprietors are not eligible for the Dental Blue plans. A minimum enrollment of two employees is required. Option 65 is a non-contributory (employee paid) plan and you must have 20% participation of all eligible employees enroll. Option 60 is a contributory (employer paid) plan and you must have 50% participation of all eligible employees enroll. It is not necessary to have health coverage with the dental. Dental Blue plans have a 12 month waiting period for restorative services unless you have been covered by another dental plan for at least one year with no more than a 63-day lapse in coverage within the last year.

You have your choice of using a participating dentist or a dentist of your choice with any of the dental options. Employee copay is based on fee schedule charges. Participating dentists will accept the carrier's schedule of allowances as payment in full. Non-participating dentists are not obligated to accept the carrier's schedule of allowances. You will be responsible for balances of non-participating dentist's charges.

When applying for these plans you must stay on them for at least one year from when you enroll unless employment is terminated. If you are dropped during the year, excluding the open enrollment period, you will not be reinstated for a period of one year.

DENTAL BLUE OPTION 65

This is a non-contributory (employee paid) plan and is available for businesses with less than 10 employees.

Services rendered by participating dentist or dentist of your choice.

- Preventive & diagnostic services covered at 100% of schedule of allowances.
- Restorative services are subject to a 12 month waiting period.
- Basic restorative services covered at 80% of schedule of allowances.
- Major restorative services covered at 50% of schedule of allowances.
- No orthodontia coverage.
- Annual maximum of \$1,000 per member.
- Annual deductible of \$50 per person, maximum 3 per family.
- Dependents covered to age 26.

2012 Quarterly Premiums

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|--------------|----------|
| • Single | \$92.49 |
| • Sub/Spouse | \$226.80 |
| • Sub/Child | \$210.54 |
| • Family | \$264.36 |

DENTAL BLUE OPTION 60

This is a contributory (employer paid) plan and is available for businesses with 10 or more employees.

Services rendered by participating dentist or dentist of your choice.

- Preventive & diagnostic services covered at 100% of schedule of allowances.
- Basic restorative services covered at 80% of schedule of allowances.
- Major restorative services covered at 50% of schedule of allowances.
- Orthodontic services covered at 50% of schedule of allowances after deductible with lifetime maximum of \$1,000 for members up to age 19.
- Annual maximum of \$1,000 per member.
- Annual deductible of \$50 per person, maximum 3 per family.
- Dependents covered to age 26.

2012 Quarterly Premiums

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|--------------|----------|
| • Single | \$88.08 |
| • Sub/Spouse | \$215.94 |
| • Sub/Child | \$204.96 |
| • Family | \$257.19 |

GUARDIAN DENTALGUARD

Services rendered by participating dentist or dentist of your choice.

- No waiting period.
- Preventive services covered in full.
- Basic restorative services covered at 80% after deductible.
- Major restorative services covered at 50% after deductible.
- Orthodontic services covered at 50% of schedule of allowances with a lifetime maximum of \$750 for members under age 19.
- Annual maximum of \$1,000 per member, excluding orthodontics.
- Annual \$50 deductible per person, maximum 3 per family.
- Dependents covered to age 19, full-time college students to age 26.

2012 Quarterly Premiums

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|----------|----------|
| • Single | \$111.87 |
| • Family | \$310.83 |

includes a \$12.00 administration fee

These summary of benefits are intended to highlight the coverage of the programs. The plan contract governs the operations of the plan and payment of all benefits.