

## Plan design summary for MWG MAC Elite

MWG MAC Elite	1 <sup>st</sup> year	2 <sup>nd</sup> year+
Annual Maximum	\$3,000	\$5,000
Individual Deductible	\$100 Lifetime	\$100 Lifetime
Family Deductible	None	None
<b>Preventive Services</b>		
Cleanings (2 per year)	Plan Pays	Plan Pays
Exams (2 per year)	100%	100%
Fluoride (under age 16)		
sealants (under age 16)		
Radiograph - bitewing xrays	Deductible applies	Deductible applies
Radiograph - Full mouth xray		
Oral Cancer Screening (age 40+)		
<b>Basic Services</b>		
Restorations - (Amalgam and Anterior Resin)	Plan Pays	Plan Pays
Restorations - (Posterior Resin)	60%	80%
Simple Extractions		
Crown Repairs	Deductible applies	Deductible applies
Denture Repairs		
Bridge Repairs		
<b>Major Services</b>		
Surgical Extractions		
Oral Surgery		
Endodontics	Plan Pays	Plan Pays
Periodontal Maintenance	40%	50%
Non-Surgical Periodontics		
Surgical Periodontics		
Inlays		
Onlays	Deductible applies	Deductible applies
Crowns		
Dentures		
Implants		
Anesthesia		
<b>Orthodontics</b> (Child only)		
Orthodontics Lifetime Maximum	Plan pays 0%	Plan pays 50%
	\$0	\$1,500
<b>Extra member savings</b> <i>(not insured benefits)</i>		
15% off standard laser vision correction or 5% off promotional prices at LasikPlus® locations nationwide.		
Save over 40% on premium hearing aids through Your Hearing Network, plus other offers and promotions <sup>5</sup>		

\*BrightBenefits dental plans are offered in association with Maximum Care PPO plus Connection Dental Network®. Maximum Care PPO dentists accept new patients. In-network services are paid off the PPO fee schedule. Out-of-network services are paid based on a Maximum Allowable Charge fee schedule determined by the Company. The information on this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact BrightBenefits. Products in the state of New York are underwritten by Commercial Travelers Life Insurance Company. Policy form number CDNGRP 2020. In all other states, they are underwritten by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life. Policy form number NDNGRP 2020 or NDNGRP 2010. BSMILEPROP21