

- Annual maximum up to \$1,250
- Choose your own dentist
- Two cleanings per year
- Guaranteed acceptance
- 25%–50% in-network savings

| | Magnum PPO 750 | Magnum PPO 1000 | Magnum PPO 1250 |
|-------------------|-----------------------|--------------------------|--------------------------|
| | Year 1 Year 2 Year 3 | Year 1 Year 2 Year 3 | Year 1 Year 2 Year 3 |
| Annual Max | \$750 \$750 \$750 | \$1000 \$1000 \$1000 | \$1250 \$1250 \$1250 |
| Preventive | | | |
| in-network | 100% 100% 100% | 100% 100% 100% | 100% 100% 100% |
| out-of-network | 90% 90% 90% | 90% 90% 90% | 90% 90% 90% |
| Basic | | | |
| in-network | 50% 50% 50% | 70% 70% 70% | 80% 80% 80% |
| out-of-network | 40% 40% 40% | 60% 60% 60% | 70% 70% 70% |
| Major | | | |
| in-network | 0% 10% 10% | 0% 35% 35% | 0% 50% 50% |
| out-of-network | 0% 10% 10% | 0% 25% 25% | 0% 40% 40% |

Preventive | Type One

- Two exams per benefit year
- Two cleanings per benefit year
- One series of bitewing X-rays per benefit year
- One topical fluoride per benefit year age 15 and under

Basic | Type Two

- 6 month waiting period
- Basic fillings
- Space maintainers
- Sealants age 15 and under
- One diagnostic X-ray, full or panoramic in any 5 year period
- Simple extractions (PPO 1250 plan)

Major | Type Three

- 12 month waiting period
- Simple extractions (PPO 750 plan & PPO 1000 plan)
- Oral surgery
- Endodontic treatment
- Periodontic services
- Restoration services; inlays, onlays and crowns
- Prosthetic services; bridges and dentures

Preventive Plus

Covered Preventive procedures are not deducted from the plan's dental maximum benefits. This saves the entire annual maximum benefit to help pay for more expensive Basic and Major procedures.

Credit for Prior Coverage

Magnum plans offer a credit for prior coverage. You'll receive Year 2 benefits on preventive, basic and major services from day one, waiving waiting periods. To be eligible, you must have had a prior fully insured dental plan for at least 12 consecutive months, with a gap in coverage of no more than two months before the new plans effective date. CPC is not available if the prior plan was a DHMO, discount or schedule plan.