MCCOWN GORDON CONSTRUCTION, LLC Benefit Summary ¹	Delta Dental PPO™ Network	Delta Dental Premier [®] Network	Out-of-Network
	Based on applicable PPO Maximum Plan Allowance - No balance billing	Based on applicable Premier Maximum Plan Allowance - No balance billing	Based on applicable Maximum Plan Allowance for Out-of- Network dentist - Balance billing is possibl
Preventive services Oral exams, all types, twice per calendar year Prophylaxis (cleanings), all types, twice per calendar year Periapical x-rays, as required Bitewing x-rays, as required Full mouth x-rays, once in any 36-month period Space maintainers for dependent children under age 16, once in 5 years Topical fluoride treatments for dependent children under age 19, once in any benefit period Emergency palliative treatment	100%	100%	100%
Basic services Composite fillings covered on all teeth Endodontics Sealants for dependent children under age 19, once in 5 years Simple and surgical extractions Surgical extraction of impacted teeth Non-surgical and surgical Periodontics General anesthesia in conjunction with a covered surgical procedure	90%	80%	80%
Major services Crowns, inlays, onlays, once in 5 years per tooth Crown and bridge repairs & recement Bridges, once in 5 years Denture repairs & adjustments Dentures, once in 5 years Oral surgery (excluding extractions covered in Basic Services) Stainless steel crowns, once in 5 years	60%	50%	50%
Orthodontia Orthodontia for dependent children under age 19	50%	50%	50%
Calendar year deductible (Applied to Basic and Major services)	\$50 individual / 3X family		
Calendar year maximum (Applied to Preventive, Basic and Major	\$1,500 per person		
MAXAdvantage	Claims paid for cleanings, exams, x-rays, and fluoride treatment do not apply towards the calendar year maximum		
Lifetime orthodontic maximum	\$1,500 per eligible dependent		

¹ This is intended to be a summary only. Please refer to your Summary Plan Description (SPD) for a more complete listing of services, including plan limitations and exclusions.