



our oral health is an important part of overall health maintenance. In fact, keeping your mouth healthy helps to keep your whole body healthy and can actually reduce your risk for more serious problems. Did you know that more than 120 medical conditions can be detected in early stages by your dentist?

For adults and dependent children 19 and older.

Adult	In-Network	Out-of-Network
Annual Maximum	\$1,000	\$750
Annual Deductible Applies to basic and major services in or out-of-network	You pay the first \$50 for individual, \$150 per family.	You pay the first \$75 for individual, \$225 per family.
Basic Services Exams, cleanings, x-rays	You pay 0%	You pay 30%
Intermediate Services Fillings, anterior and posterior composites, emergency palliative treatment, pathology	You pay 40%	You pay 60%
Major Services Crowns and gold fillings, inlays, onlays and pontics, implants, fixed bridges, complete and partial dentures, oral surgery, anesthesia (general or IV sedation), periodontics, endodontics	You pay 60% After 12 month waiting period.	You pay 80% After 12 month waiting period.

Satisfies the ACA pediatric dental requirement for children up to age 19.

Pediatric	In-Network	Out-of-Network
Out-of-Pocket Maximum	\$350 for 1 child \$700 for 2 or more children	\$700 for 1 child \$1,400 for 2 or more children
Annual Deductible Applies to diagnostic and preventive, basic and major services received in or out-of-network.	You pay the first \$75 per child	You pay the first \$100 per child
Basic Services Exams, cleanings, sealants, fluoride treatment, x-rays, space maintainers, emergency palliative treatment	You pay 0%	You pay 30%
Intermediate Services Minor restorative services, fillings, pulpal treatment, periodontal maintenance, denture adjustment and repair, surgical extractions, anesthesia (general or IV sedation)	You pay 30%	You pay 60%
Major Services Major restorative services, crowns and casts, prosthodontics, implants, periodontics, endodontics, occlusal guard	You pay 50%	You pay 80%
Orthodontic Services (Medically necessary) Diagnosis and treatment for repair of a disabling malocclusion or cleft palate, severe craniofacial defects or injury impacting function of speech, swallowing or chewing	You pay 50%	

This document provides a summary of the plan benefits only. For the official plan details and exclusions and limitations, please refer to the plan certificate of insurance. BEST Life is a Qualified Dental Plan issuer in the lowa Health Insurance Marketplace.

EST Life has been providing great dental benefits for more than 40 years with quality plans, affordable rates and superior customer service.



More Choice. More Savings.

What dentist you see is completely up to you. But you can gain additional savings when you see a dentist within network. With BEST Life, members have access to some of the largest national networks available with more than 280,000 dental access locations throughout the country. It's easy to find the best dentists in your area with our Provider Look-up at www.bestlife.com. And with rigorous credentialing criteria for providers, you're assured the highest-quality network available.

When you choose BEST Life, you can rest easy. Your smiles are safe with us.™

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