

**Bay Area Automotive Group Welfare Fund
Dental Benefits
Benefit Comparison: DMO'S Delta PMI/Bright Now!/Pacific Union Dental
Self Funded Plan 24A1**

Benefits	Delta PMI D-HMO	Bright Now! Newport Dental HMO	Pacific Union Dental HMO United Healthcare Dental	Self Funded Plan 24A1
Deductible	None	None	None	\$100 per person/\$300 per family
Preventative Services (such as exams, cleanings and x-ray)	100%	100%	100%	In network 100% Out of network 90%
Basic Services (such as root canals, fillings and oral surgery)	100%	100%	100%	In network 85% Out of network 70%
Major Services (such as crowns, bridges and dentures)	100%	100%	100%	In network 70% Out of network 50%
Annual Maximum	None	None	None	\$1,500
Annual maximum for children under age 19	None	None	None	None
Orthodontics	Start-up fees: \$350 Child to age 19 \$1,600 maximum Adults \$1,800 maximum	70% \$1,200 maximum	<ul style="list-style-type: none"> ▪ Start-up fees: \$350 ▪ Retainers: \$150 ▪ Treatment plan: \$750 (covers up to 24 months) ▪ Additional charges after 24 months 	70% lifetime maximum \$2,500

Note 1: If you select either Delta PMI, Pacific Union Dental/United Health Care Dental or Bright Now! Newport Dental Plans you must use one of their participating providers or no benefit will be payable.

Note 2: If you select the Self Funded Plan you may see any dentist you choose; however, your costs will be lower if you choose a PPO dentist. After the annual deductible is satisfied, the Plan will reimburse the usual, reasonable and customary covered dental expenses at the percentage listed.

Note 3: If you select the Delta PMI Plan there is an additional copayment for after hours office visits. In addition, there may be an additional cost for noble or high noble metals for fillings, crowns, bridges, or prosthetic devices.

Note: This summary chart is provided to facilitate comparison only. Refer to the summary plan description and plan inserts for exclusions, limitations and exact terms. Each DMO contains exclusions and limitations not listed above. Each DMO's group dental service contract and combined evidence of coverage must be consulted to determine the exact terms and conditions. DMO's furnish these documents upon request.