

**Bay Area Automotive Group Welfare Fund  
Dental Benefits  
Benefit Comparison: DMO'S Delta PMI/Bright Now!/UHC Dental  
Plan 8AD**

<b>Benefits</b>	<b>Delta PMI Dental HMO</b>	<b>Bright Now! Newport Dental HMO</b>	<b>United Healthcare Dental HMO</b>
Preventative Services (such as exams, cleanings and x-ray)	100%	100%	100%
Basic Services (such as root canals, fillings and oral surgery)	100%	100%	100%
Major Services (such as crowns, bridges and dentures)	100%	100%	100%
Deductible	None	None	None
Annual Maximum	None	None	None
Annual maximum for children under age 19	None	None	None
Orthodontics	Startup fees: \$350 Child to age 19 \$1,600 maximum Adults \$1,800 maximum	No benefit	<ul style="list-style-type: none"> <li>▪ Start-up fees: \$350</li> <li>▪ Retainers: \$150</li> <li>▪ Treatment plan: \$750 (covers up to 24 months)</li> <li>▪ Additional charges after 24 months</li> </ul>

Note 1: If you select either Delta PMI, UHC 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 UHC Dental there is a \$25 copayment for after hours office visits. If noble or high noble metals are requested for filling, crowns, bridges, or prosthetic devices, there will be an additional charge based on the amount of metal used. Member pays an additional \$100 fee for resin or porcelain on molars.

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.**