



Schedule of Benefits

Group Name: **PLM Lender Services, Inc**

Benefit Plan Name: **PPO Plan 3-224**

PCN ****

PPO ****

NON-NETWORK

	PCN ****	PPO ****	NON-NETWORK
Class I / Preventive	100%	100%	100%**
Class II / Basic	90%	80%	80%**
Class III / Major	60%	50%	50%**
Benefit Year Deductible	\$25	\$50	\$50
Waived for Preventive?	Yes	Yes	Yes
Family Deductible	3 per Family	3 per Family	3 per Family
Benefit Year Max	\$2,000	\$2,000	\$2,000
Class IV / Orthodontia	No	No	No
Ortho Coverage	N/A	N/A	N/A
Ortho Lifetime Max	N/A	N/A	N/A
TMJ Rider	No	No	No
TMJ Lifetime Max	N/A	N/A	N/A
Wait Period for Major	No Wait	No Wait	No Wait
Wait Period for Ortho	N/A	N/A	N/A

** Covered charges are based on the lower of : 1) the dentist's actual charge for the service, 2) the dentist's usual charge for the service, 3) or the UCR amount for the service based on the 90th percentile of dentists in the same geographic area.

**** Premier Access does not guarantee all services can be rendered by a contracted PCN or PPO provider. You may be subject to a deductible and co insurance for an out of network Specialist.



Schedule of Benefits

Group Name: **PLM Lender Services, Inc**
 Benefit Plan Name: **PPO Plan 3-224**

	PCN	PPO	NON-NETWORK
Class I / Preventive	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride, Space Maintainers,	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride, Space Maintainers,	Oral Exams, Full Mouth X-Rays/Pano, Bitewings, Other X-Rays, Prophylaxis, Fluoride, Space Maintainers,
Class II / Basic	Sealants, Restorations, Endodontics, Periodontics, Oral Surgery	Sealants, Restorations, Endodontics, Periodontics, Oral Surgery	Sealants, Restorations, Endodontics, Periodontics, Oral Surgery
Class III / Major	Inlays, Crowns, Bridges, Implants, Dentures	Inlays, Crowns, Bridges, Implants, Dentures	Inlays, Crowns, Bridges, Implants, Dentures

How It Works

<p>The Dental Program offered is administrated by Premier Access Insurance Company, a national carrier and widely accepted dental plan.</p> <p>What is important to know about your dental plan is that you may see any dentist. Although, there are PCN (Premier Choice Network) and PPO provider lists available, and the benefits are enhanced if you elect to use either network, you may elect to see the dentist of your choice without penalty. Using the PCN or PPO providers, you maximize your benefits and reduce your out-of-pocket costs.</p> <p>The PPO dentists offer discounted care (about 30%) and the plan normally pays a higher level of benefit when using an in-network provider. Additionally, the PCN/PPO dentist cannot "balance bill" you for amounts greater than the contracted rate.</p>	<p>Out-of-State Network and Claims</p> <p>The Premier Access Dental network is available to eligible members outside the State of California, with nearly 80,000 dentists to choose from. A complete provider listing is available on the internet at: www.premierlife.com. It is important that you confirm with your dentist at the time of treatment that they are participating in the Premier Access network. For a dentist near you call 888.715.0760.</p> <p>Please check your Certificate of Insurance for a description of coverage, limitations and exclusions under the plan. Some services require prior authorization.</p>
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How to Reach Us

Premier Access Claim Dept. P.O. Box 659010 Sacramento, CA 95865-9010	Member Services Line 888.715.0760	On the Web www.premierlife.com
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