

# Dental rates and summary of benefits

	HMO	SCHEDULED REIMBURSEMENT PLAN
<b>MEMBER</b>	\$20.00	\$39.00
<b>MEMBER +1</b>	\$38.00	\$78.01
<b>MEMBER +2 OR MORE</b>	\$58.00	\$111.16

Monthly Rates Effective 7/1/08. Rates subject to change.

	HMO <sup>1</sup> (You pay)	SCHEDULED REIMBURSEMENT PLAN <sup>2</sup> (Plan pays up to )
<b>MAXIMUM CALENDAR YEAR BENEFIT</b>	Unlimited	\$1,000
<b>ANNUAL DEDUCTIBLE</b>	\$0	\$50 (\$150 family deductible)
<b>DIAGNOSTIC</b>		
Oral Examination (up to 2x per year)	\$0	\$24
Intraoral Radiographs	\$0 (Including bitewings every 3 years)	\$62 (Including bitewings every 5 years)
<b>PREVENTATIVE</b>		
Prophylaxis (2 cleanings; once every 6 months)		
Adult	\$0	\$40
Child (through age 18)	\$0	\$28
Sealant (per permanent molar tooth)	\$5 (through age 15)	\$26 (through age 17)
<b>RESTORATIVE</b>		
Amalgam (permanent fillings)		
One Surface	\$0	\$38
Two Surfaces	\$0	\$48
Crown <sup>2</sup> (porcelain/ceramic)	\$245	\$220
<b>PROSTHETICS/PROSTHODONTICS<sup>2</sup></b>		
Denture (complete upper or lower)	\$325 each	\$315
<b>ENDODONTICS</b>		
Root Canal (excluding final restorations)		
Anterior	\$225	\$193
Molar	\$265	\$306
<b>ORAL SURGERY (extractions)</b>		
Single Tooth	\$5	\$39
Removal of Impacted Tooth (completely bony)	\$80	\$134
<b>ORTHODONTICS</b>		
Children (through age 19)	75% of U&C <sup>3</sup>	Not covered
Adult	75% of U&C <sup>3</sup>	Not covered

The above information is a summary of the benefits. For more information, please refer to the Schedule of Benefits, Exclusions and Limitations for SafeGuard which can be downloaded from Health Net's website at [www.healthnet.com](http://www.healthnet.com).

<sup>1</sup>You must select a SafeGuard network provider for services. Procedures performed by a non-network dentist are not covered and enrollees are required to pay all charges.

<sup>2</sup>Major Restorations have a 12-month waiting period for the Scheduled Reimbursement Plan. Benefits are subject to change.

<sup>3</sup>Benefits cover 24 months of Usual and Customary (U&C) and 24 months of retention.

USUAL AND CUSTOMARY (U&C) means charges for dental services or supplies essential to the care of the Insured if they are the amount normally charged by the provider for similar services and supplies and do not exceed the amount ordinarily charged by most providers of comparable services and supplies in the locality where the services or supplies are received.

Health Net Dental HMO is provided by SafeGuard Health Plans, Inc. Health Net Dental Scheduled Reimbursement Plan is underwritten by SafeHealth Life Insurance Company.