

Manatts Inc.

Group Voluntary Dental Insurance Outline

1/1/2009 Renewal	Lincoln Financial Group								
Eligibility									
	All Full time and full time seasonal employees								
Deductible									
Applies to Type II and III services	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Individual</td> <td style="text-align: right;">\$100</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$300</td> </tr> </table>	Individual	\$100	Family	\$300				
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Family	\$300								
Reimbursement Level	Based on 90th percentile U & C								
	Type I 100% Diagnostic and Preventive, Oral exams and cleanings								
	Type II 50% Basic: Fillings and extractions.								
	Type III 50% Major: Crowns, Dentures, bridges, root canals and periodontia.								
Maximum Benefit									
	\$1000 per calendar year per person								
Benefit Waiting Period									
	Type I Expenses No Waiting Period Type II Expenses 3 Months Type III Expenses 6 Months								
Rates- Monthly									
	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%;">Employee Only</td> <td style="text-align: right;">\$18.56</td> </tr> <tr> <td>Employee + Spouse</td> <td style="text-align: right;">\$37.26</td> </tr> <tr> <td>Employee + Children</td> <td style="text-align: right;">\$39.36</td> </tr> <tr> <td>Family</td> <td style="text-align: right;">\$63.26</td> </tr> </table>	Employee Only	\$18.56	Employee + Spouse	\$37.26	Employee + Children	\$39.36	Family	\$63.26
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Rate Guarantee									
	1/1/2010								