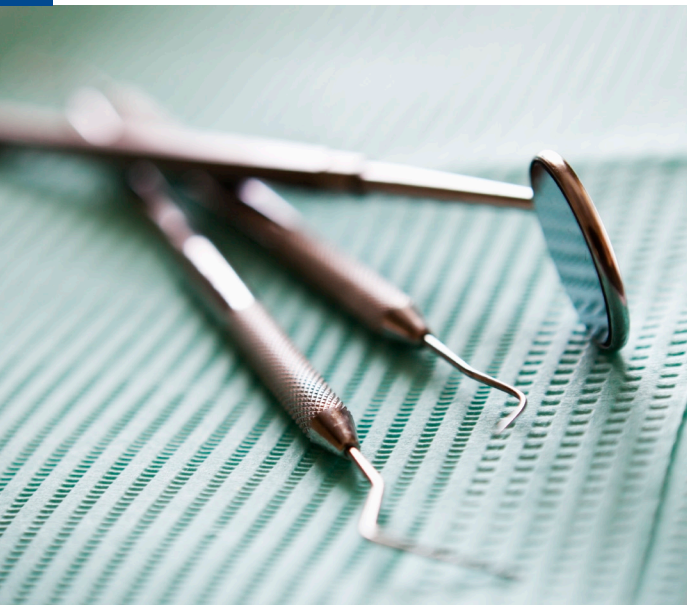


# Employee Benefits



## Dental

Pan-American Life's fully insured comprehensive dental plan provides members and their covered dependents with the Preventive Care, Basic Care, Major Care, and Orthodontia services they need.

### PRODUCT FEATURES

#### Highlights:

- Comprehensive dental plan
- 3 Plan options available
- Access to the DentalGuard Preferred Select Network to help minimize out-of-pocket dental expenses
- Freedom to choose a preferred dentist or specialist
- Optional orthodontia coverage available

#### Participation Requirement:

Participation requirements may differ by state

#### Covers:

##### Preventive Care – Type I

- Oral evaluations
- Prophylaxis (cleanings)
- Fluoride
- Bitewing X-rays
- Space maintainer

##### Major Care – Type III

- Periodontics
- Endodontics
- Dentures and Bridgework
- Inlays/Onlays/Crowns and other prosthetics

##### Basic Care – Type II

- Sealants
- Fillings
- Simple extractions
- Denture repair or bridges
- X-rays
- Re-cementing inlays, onlays, and crowns.
- General Anesthesia
- Oral surgery
- Antibiotic injections

##### Orthodontia Services - Type IV

- \$1,000 lifetime maximum.
- Dependents under age 19
- 12 month waiting period (Type IV Service is optional)

#### Can be offered with Discount Vision Plan:

Members save 10% to 60% off provider retail prices on eyeglasses, contacts, eye exams and surgical procedures from more than 12,000 locations nationwide