

Group Dental Proposal provided by Kansas City Life Insurance Company



**K-C-L GROUP**  
BENEFITS

Proposed For: Logan-Rogersville R-8 School District Plan 1 - All Employees

Effective Date: 7/1/2006

Eligibility: Full-time (30 hours/week)

Dependent Eligibility: Spouse and unmarried children up to age 26 - Could vary depending on state requirements.

<u>Benefits:</u>	<u>In-Network Deductible+</u>	<u>Out-Of-Network Deductible+</u>	<u>In-Network Coinsurance</u>	<u>Out-Of-Network Coinsurance</u>	<u>Covered Services</u>	<u>Waiting Period +</u>
*Preventive Type I	None	None	100%	100%	Routine Exams Bitewing (one set per 12 months) X-Rays (one complete series per 60 months) Prophylaxis Sealants Flouride Treatments Space Maintainers Periodontal Maintenance	None
*Basic Type II	\$50 Annual Maximum 3 per family, combined with Major	\$50 Annual	80%	80%	Anesthesia Palliative Treatment Tissue Conditioning Restorative Extractions Oral Surgery Endodontics Periodontics Periodontic Surgery Oral Cancer Screening	None
*Major Type III	\$50 Annual Maximum 3 per family, combined with Basic	\$50 Annual	50%	50%	Crowns, Inlays, and Onlays Prosthetics Denture and Crown Repair	None
<b>Annual Maximum (Type I, II &amp; III):</b>			\$1,000 calendar year maximum per person			

\*The above lists are not inclusive of all services covered. The certificate of coverage will outline all benefits.  
+This plan assumes takeover credit. New enrollees will be subject to any applicable benefit waiting periods.

**Monthly Rates**

Employee Only: \$26.45  
Employee + Spouse: \$52.06  
Employee + Child/ren: \$62.03  
Family: \$95.70

- Rates are guaranteed for 12 months following the effective date.
- Proposal assumes coverage is 0% employer paid and requires 25% participation. A minimum of 10 enrolled employees is required.
- This plan pays at the 90th percentile.
- Dental Reserve Account allows enrollees to save a portion of the Annual Maximum to utilize in the future when benefit requirements are met.
- Kansas City Life Dental Alliance providers may be found at [www.kclgroupbenefits.com/services/providers.aspx](http://www.kclgroupbenefits.com/services/providers.aspx)

The proposal is subject to revision if the plan is not effective within 60 days of the proposal date and rates are subject to change should there be significant changes in the employer data, employee census or plan design. This is a brief description only and is not a contract. The Group Master Policy will determine all rights and benefits. This proposal assumes group has been in business a minimum of one year. This proposal is valid when attached to form 752G. Policy referenced herein: PJ143/CJ143 Form 751G