

Summary of Dental Benefits and Coverage Disclosure Matrix (SDBC)

Part I: GENERAL INFORMATION

Insurer Name: Kaiser Permanente Insurance Company (KPIC)

Plan Name: Kaiser Permanente Insurance Company (KPIC)
Federal Dental Plan

Policy Type: PPO (TOA)

Insurer Phone #: 800-835-2244

Effective Date: 01/01/2023 – 12/31/2023

Insurer Website: kp.org/kpic-dental

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND WHAT YOU WILL PAY FOR COVERED SERVICES. THIS IS A SUMMARY ONLY AND DOES NOT INCLUDE THE PREMIUM COSTS OF THIS DENTAL BENEFITS PACKAGE. PLEASE CONSULT YOUR EVIDENCE OF COVERAGE AND DENTAL CONTRACT FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS. FOR MORE INFORMATION ABOUT YOUR COVERAGE, VISIT THE INSURER WEBSITE AT kp.org/kpic-dental OR CALL 800-835-2244.

THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.

Part II: DEDUCTIBLES

| Deductible | All Providers |
|-------------|--------------------------------------|
| Dental | \$50 per individual/\$150 per family |
| Orthodontia | None |

- **The deductible applies to all services except diagnostic and preventive services.**
- A **deductible** is the amount you are required to pay for covered dental services each policy year before the insurer begins to pay for the cost of covered dental treatment.
- **In-network services** are dental care services provided by dentists or other licensed dental care providers that contract with your insurer for alternative rates of payment for dental services.
- **Out-of-network services** are dental care services provided by dentists or other licensed dental care providers that have not contracted with your insurer for alternative rates of payment.

Part III: MAXIMUMS POLICY WILL PAY

| Maximums | All Providers |
|----------------------------------|----------------------|
| Annual Maximum | \$1,000.00 |
| Lifetime Maximum for Orthodontia | Not covered |

- **Annual maximum** is the maximum dollar amount your policy will pay toward the cost of dental care within a specific period of time, usually a consecutive 12-month or calendar year period. Not all services accrue to the annual maximum.
- **Lifetime maximum** means the maximum dollar amount your policy providing dental benefits will pay for the life of the enrollee. Lifetime maximums usually apply to specific services, such as orthodontic treatment.

Part IV: WAITING PERIODS

Waiting Periods: A waiting period is the amount of time that must pass before you are eligible to receive benefits for all or certain dental treatments. **There is 6-month wait for restorative, endodontics, periodontics, fixed prosthodontics and oral surgery. There is a 12-month wait for removable and prosthodontics.**

Part V: WHAT YOU WILL PAY

All copayments and coinsurance costs shown in this chart apply after your deductible has been met, if a deductible applies. The Common Dental Procedures fit into one of the following applicable categories: Preventive & Diagnostic, Basic or Major. The Benefit Limitations and Exclusions column includes common limitations and exclusions only. For a full list, see the full disclosure document referenced in the Benefit Limitations and Exclusions column.

| Common Dental Procedures | Category | All Providers | Benefit Limitations and Exclusions |
|---------------------------------|-------------------------|---|---|
| <i>Oral Exam</i> | Diagnostic & Preventive | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$25.20 (<i>Deductible does not apply</i>) | Benefit is limited to two of any oral evaluation procedures within a calendar year. There is no waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations on as well as a description of an Accepted Fee. |

| Common Dental Procedures | Category | All Providers | Benefit Limitations and Exclusions |
|--|-------------------------|---|--|
| <i>Bitewing X-ray</i> | Diagnostic & Preventive | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$11 (<i>Deductible does not apply</i>) | Benefit is limited to one of any bitewing x-ray procedure within a calendar year. There is no waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Cleaning (adult)</i> | Diagnostic & Preventive | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$43.20 (<i>Deductible does not apply</i>) | Benefit is limited to two within a calendar year. A cleaning is a benefit following active periodontal therapy once a 30-day post-operative period has completed. There is no waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Filling</i> | Basic | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$46 | Benefit is limited to once per tooth within a 24-month period. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Extraction, Erupted Tooth or Exposed Root</i> | Basic | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in | Once per tooth per lifetime. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of |

| Common Dental Procedures | Category | All Providers | Benefit Limitations and Exclusions |
|----------------------------------|-----------------|---|--|
| | | the Table of Allowance. Any amount > \$39 | Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Root Canal</i> | Basic | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount > \$306 | Benefit is limited to once per tooth within a 5-year period. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Scaling and Root Planing</i> | Basic | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$59 | Benefit is limited to once per quadrant within a 24-month period. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Ceramic Crown</i> | Major | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$192 | Benefit is limited to once per tooth within a 5-year period. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Removable Partial Denture</i> | Major | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount > \$287 | Benefit is limited to once per arch within a 5-year period. There is a 12-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |

| Common Dental Procedures | Category | All Providers | Benefit Limitations and Exclusions |
|---|-----------------|---|--|
| <i>Extraction, Erupted Tooth <u>with Bone Removal</u></i> | Basic | You will pay the difference (if any) between the Accepted Fee and the amount that KPIC will pay as listed in the Table of Allowance. Any amount >\$74 | Once per tooth per lifetime. There is a 6-month waiting period. Please Consult Your Certificate of Insurance and Dental Contract for a Detailed Description of Coverage Benefits and Limitations as well as a description of an Accepted Fee. |
| <i>Orthodontia</i> | Orthodontia | Not Covered | Not Covered. |

Part VI: COVERAGE EXAMPLES

THESE EXAMPLES DO NOT REPRESENT A COST ESTIMATOR OR GUARANTEE OF PAYMENT. The examples provided represent commonly used services in the categories of Diagnostic and Preventive, Basic and Major Services for illustrative purposes and to compare this product to other dental products you may be considering. Your actual costs will likely be different from those shown in the chart below depending on the actual care you receive, the prices your providers charge and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and the summary of excluded services under the plan.

| Dana Has a Dental Appointment with a New Dentist | Sam Needs a Tooth Filled | Maria Needs a Crown |
|---|--|-------------------------------------|
| New patient exam, x-rays (FMX) and cleaning | Resin-based composite – one surface, posterior | Crown – porcelain/ceramic substrate |

| Dana's Visit | Dana's Cost | Sam's Visit | Sam's Cost | Maria's Visit | Maria's Cost |
|--|--|---|--|---|--|
| Total Cost of Care | In-network: \$400 Out-of-network: \$550 | Total Cost of Care | In-network: \$150 Out-of-network: \$200 | Total Cost of Care | In-network: \$1,300 Out-of-network: \$1,750 |
| Deductible | All networks: Not Applicable | Deductible | All networks: \$50 | Deductible | All networks: \$50 |
| Annual Maximum (Plan Will Pay) | All networks: \$1,000.00 | Annual Maximum (Plan Will Pay) | All networks: \$1,000.00 | Annual Maximum (Plan Will Pay) | All networks: \$1,000.00 |
| Patient Cost (copayment or coinsurance) | All networks: Any amount >122.40 | Patient Cost (copayment or coinsurance) | All networks: Any amount >\$47 | Patient Cost (copayment or coinsurance) | All networks: Any amount >192 |
| In this example, Dana would pay (includes | In Network: \$277.60 Out-of-network: \$427.60 | In this example, Sam would pay (includes | In-network: \$150 | In this example, Maria would pay (includes | In-network: \$1,158 |

| Dana's Visit | Dana's Cost | Sam's Visit | Sam's Cost | Maria's Visit | Maria's Cost |
|--|---|--|---|--|---|
| copays/coinsurance and deductible, if applicable): | | copays/coinsurance and deductible, if applicable): | Out-of-network: \$200 | copays/coinsurance and deductible, if applicable): | Out-of-network: \$1,608 |
| Summary of what is not covered or subject to a limitation: | <p>Oral Exam: Benefit is limited to two of any oral evaluation procedures within a calendar year.</p> <p>X-rays (FMX): Benefit is limited to one full mouth series of intra-oral films with a 5-year period from the last date performed.</p> <p>Cleaning (adult): Benefit is limited to two within a calendar. A cleaning is a benefit following active periodontal therapy once a 30-day post-operative period has completed.</p> | Summary of what is not covered or subject to a limitation: | <p>Subject to a 6-month waiting period.</p> <p>Benefit is limited to once per tooth within a 24-month period.</p> | Summary of what is not covered or subject to a limitation: | <p>Subject to a 6-month waiting period.</p> <p>Benefit is limited to once per tooth within a 5-year period.</p> |