

**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)  
Plan C

**Policy Type:** PPO

**Insurer Phone #:** 800-835-2244

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

**Insurer Website:** [kp.org/kpic-dental](http://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](http://kp.org/kpic-dental) OR CALL 800-835-2244.**

**THIS MATRIX IS NOT A GUARANTEE OF EXPENSES OR PAYMENT.**

**Part II: DEDUCTIBLES**

<b>Deductible</b>	<b>All Providers</b>
Dental	None
Orthodontia	None

- **There is no deductible.**
- 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**

<b>Maximums</b>	<b>All Providers</b>
Annual Maximum	\$500.00
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 are no waiting periods.**

**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.

<b>Common Dental Procedures</b>	<b>Category</b>	<b>All Providers</b>	<b>Benefit Limitations and Exclusions</b>
<i>Oral Exam</i>	Diagnostic & Preventive	\$0 Deductible does not apply	Benefit is limited to two of any oral evaluation procedures within a calendar year.
<i>Bitewing X-ray</i>	Diagnostic & Preventive	\$0 Deductible does not apply	Benefit is limited to one of any bitewing x-ray procedure within a calendar year child up to and not including age 19.  19 years and older, Benefit is limited to one of any bitewing x-ray procedure within a calendar year.

<b>Common Dental Procedures</b>	<b>Category</b>	<b>All Providers</b>	<b>Benefit Limitations and Exclusions</b>
<i>Cleaning</i>	Diagnostic & Preventive	\$0 Deductible does not apply	Cleaning: 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.
<i>Filling</i>	Restorative	20%	Benefit is limited to once per surface, per tooth within a 24-month period.
<i>Extraction, Erupted Tooth or Exposed Root</i>	Basic	Not Covered	Not Covered.
<i>Root Canal</i>	Basic	Not Covered	Not Covered.
<i>Scaling and Root Planing</i>	Basic	Not Covered	Not Covered.
<i>Ceramic Crown</i>	Major	Not Covered	Not Covered.
<i>Removable Partial Denture</i>	Major	Not Covered	Not Covered.
<i>Extraction, Erupted Tooth with Bone Removal</i>	Basic	Not Covered	Not Covered.
<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.

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

<b>Dana's Visit</b>	<b>Dana's Cost</b>	<b>Sam's Visit</b>	<b>Sam's Cost</b>	<b>Maria's Visit</b>	<b>Maria's Cost</b>
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	In-network: Exempt  Out-of-network: Exempt	Deductible	In-network: \$25  Out-of-network: \$25	Deductible	In-network: Not Applicable  Out-of-network: Not Applicable
Annual Maximum (Plan Will Pay)	In-network: \$1,000  Out-of-network: \$1,000	Annual Maximum (Plan Will Pay)	In-network: \$500  Out-of-network: \$500	Annual Maximum (Plan Will Pay)	In-network: Not Applicable  Out-of-network: Not Applicable
Patient Cost (copayment or coinsurance)	In-network: \$0.00  Out-of-network: \$0.00	Patient Cost (copayment or coinsurance)	In-network: 20%  Out-of-network: 20%	Patient Cost (copayment or coinsurance)	In-network: \$1,300  Out-of-network: \$1,750
<b>In this example, Dana would pay (includes copays/coinsurance)</b>	<b>In-network: \$0.00 Out-of-network: \$0.00</b>	<b>In this example, Sam would pay (includes copays/coinsurance)</b>	<b>In-network: \$55 Out-of-network: \$65</b>	<b>In this example, Maria would pay (includes copays/coinsurance)</b>	<b>In-network: \$1,300 Out-of-network:</b>

<b>Dana's Visit and deductible, if applicable):</b>	<b>Dana's Cost</b>	<b>Sam's Visit and deductible, if applicable):</b>	<b>Sam's Cost</b>	<b>Maria's Visit and deductible, if applicable):</b>	<b>Maria's Cost</b>
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: 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:	Benefit is limited to once per tooth within a 24-month period.	Summary of what is not covered or subject to a limitation:	\$1,750  Crown – porcelain/ceramic substrate – not a covered benefit