

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: 01/01/2025 – 12/31/2025

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	\$1,500.00
Lifetime or Annual 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 >\$50 (<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 >\$80 (<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>