

## Benefits At-A-Glance

### Dental Insurance

#### The Lincoln DentalConnect® PPO Plan:

- Covers many preventive, basic, and major dental care services
- Also covers orthodontic treatment for children
- Features group coverage for Crowther Roofing and Sheet Metal employees
- Allows you to choose any dentist you wish, though you can lower your out-of-pocket costs by selecting a network provider
- Does not make you and your loved ones wait six months between routine cleanings

	In-Network	Out-of-Network
<b>Calendar (Annual) Deductible</b>	Individual: \$50 Family: \$150 Waived for: Preventive	Individual: \$50 Family: \$150 Waived for: Preventive

Deductibles are combined for basic and major In-Network services.  
Deductibles are combined for basic and major Out-of-Network services.

<b>Annual Maximum</b>	\$1,250	\$1,250
-----------------------	---------	---------

**MaxRewards®** lets you and your covered family members roll a portion of unused dental benefits from one year into the next. So you have extra benefit dollars available when you need them most.

- **Eligible Range (claim threshold):** \$600
- **Rollover Amount:** \$300 per calendar year
- **Rollover Amount with Preferred Provider:** \$450 per calendar year
- **Maximum Rollover Account Balance:** \$1,250

<b>Lifetime Orthodontic Max</b>	\$1,500	\$1,500
---------------------------------	---------	---------

**Orthodontic Coverage** is available for dependent children.

<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>• 0 months for basic services</li> <li>• 0 months for major services</li> <li>• 0 months for orthodontic services</li> </ul> <p>If you had dental coverage through Crowther Roofing and Sheet Metal’s previous group plan for 12 months or more and enroll in this plan when it is first offered, your benefit waiting period for this plan will be reduced accordingly.</p> <p>This plan includes a waiting period if you do not enroll when it is first offered to you .</p> <ul style="list-style-type: none"> <li>• 12 months for basic services</li> <li>• 12 months for major services</li> <li>• 12 months for orthodontic services</li> </ul>
-----------------------	--

Preventive Services	In-Network	Out-of-Network
Routine oral exams Bitewing X-rays Full-mouth or panoramic X-rays Other dental X-rays (including periapical films) Routine cleanings Fluoride treatments Space maintainers for children Sealants Harmful habit appliances	100% No Deductible	80% No Deductible
Basic Services	In-Network	Out-of-Network
Problem focused exams Consultations Palliative treatment (including emergency relief of dental pain) Injections of antibiotics and other therapeutic medications Fillings Prefabricated stainless steel and resin crowns Simple extractions Surgical extractions Oral surgery Biopsy and examination of oral tissue (including brush biopsy) General anesthesia and I.V. sedation Prosthetic repair and recementation services Periodontal maintenance procedures Non-surgical periodontal therapy	90% After Deductible	60% After Deductible
Major Services	In-Network	Out-of-Network
Endodontics (including root canal treatment) Periodontal surgery Bridges Full and partial dentures Denture relines and rebase services Crowns, inlays, onlays and related services	60% After Deductible	40% After Deductible
Orthodontics	In-Network	Out-of-Network
Orthodontic exams X-rays Extractions Study models Appliances	50%	50%
In-Network/Out-of-Network Dentists	In-Network	Out-of-Network
To find an in-network dentist near you, visit <a href="http://www.LincolnFinancial.com/FindADentist">www.LincolnFinancial.com/FindADentist</a> .  This plan lets you choose any dentist you wish. However, your out-of-pocket costs are likely to be lower when you choose an in-network dentist. For example, if you need a crown...	...you pay a deductible (if applicable), then 40% of the remaining discounted fee for PPO members. This is known as a PPO contracted fee.	... you pay a deductible (if applicable), then 60% of the usual and customary fee, which is the maximum expense covered by the plan. You are responsible for the difference between the usual and customary fee and the dentist's billed charge.

## Dental Coverage | At-A-Glance

## With the Lincoln Dental Mobile App

- Find a network dentist near you in minutes
- Have an ID card on your phone
- Customize the app to get details of your plan
- Find out how much your plan covers for checkups and other services
- Keep track of your claims

## Lincoln DentalConnect® Online Health Center

- Determine the average cost of a dental procedure
- Have your questions answered by a licensed dentist
- Learn all about dental health for children, from baby's first tooth to dental emergencies
- Evaluate your risk for oral cancer, periodontal disease and tooth decay

### Covered Family Members

When you choose coverage for yourself, you can also provide coverage for:

- Your spouse.
- Dependent children, up to age 26.

## Benefit Exclusions

Like any coverage, this dental coverage does have some exclusions.

- The plan does not cover services started before coverage begins or after it ends. Benefits are limited to appropriate and necessary procedures listed in the summary plan description. Benefits are not payable for duplication of services. Covered expenses will not exceed the summary plan description's usual and customary allowances.
- Plan benefits are not payable for a condition that is covered under Workers' Compensation or a similar law; that occurs during the course of employment or military service or involvement in an illegal occupation, felony, or riot; or that results from a self-inflicted injury.
- The plan does not cover an orthodontia treatment plan started before coverage begins unless the member was receiving orthodontia benefits from the employer's previous group dental summary plan description. In this case, Lincoln Financial will continue orthodontia benefits until the combined benefit paid by both policies is equal to this summary plan description's lifetime orthodontia maximum. Plan benefits are not payable if the orthodontic appliance was installed after the age of 19.
- In certain situations, there may be more than one method of treating a dental condition. This summary plan description includes an alternative benefits provision that may reduce benefits to the lowest-cost, generally effective, and necessary form of treatment.
- Certain conditions, such as age and frequency limitations, may impact your coverage. See the summary plan description for details.
- This plan includes continuation of coverage for employees with dental coverage from a previous employer. The member is required to complete the Continuity of Coverage form located on [www.lfg.com](http://www.lfg.com). The form must be provided to us prior to the effective date to be eligible for continuation of coverage.

A complete list of benefit exclusions is included in the summary plan description.

This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the summary plan description, and this summary does not modify coverage. A summary plan description will be made available to you that describes the benefits in greater detail. Refer to your summary plan description for your maximum benefit amounts.

Lincoln DentalConnect® health center Web content is provided by go2dental.com, Santa Clara, CA. Go2dental.com is not a Lincoln Financial Group® company. Coverage is subject to actual summary plan description language. Each independent company is solely responsible for its own obligations.

Insurance products (coverage series GL11LG) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), does not conduct business in New York, nor is it licensed to do so. Network access plans for specific states are located on LincolnFinancial.com under the Forms section. Limitations and exclusions apply.



©2019 Lincoln National Corporation LCN-2012491-013118 R 1.0 – Group ID: CROWTHERRS

Dental Coverage | At-A-Glance

DTL-ENRO-BRC001-FL

## Dental Rate

### Here's how little you pay with group rates.

As a Crowther Roofing and Sheet Metal employee, you can take advantage of this dental coverage for less than \$0.76 a day. Plus, you can add loved ones to the plan for just a little more.

Your estimated cost is itemized below.

Coverage	Monthly Rate
Employee only	\$22.92
Employee & spouse	\$44.80
Employee & child/children	\$46.84
Employee & family	\$75.58

The Lincoln National Life Insurance Company

Please see prior page for product information.

Dental Coverage | Rate Calculation