



## **PHYSICIANS' BENEFITS TRUST (PBT) COMPREHENSIVE DENTAL PROTECTION PLAN**

**EXCLUSIVELY FOR ISMS AND CMS MEMBERS  
OFFERING YOU FREEDOM TO CHOOSE YOUR OWN DENTIST**

PBT now offers you a comprehensive dental insurance plan – that allows you to stay with the dentists you already know or wish to use.

The plan is available to individual physicians and their families as well as any size group of two or more employees and their families.

The plan is designed exclusively for those in the medical field – namely Illinois State Medical Society (ISMS) and Chicago Medical Society (CMS) members – who know and understand the importance of quality dental care and value.

### **Plan Highlights**

- Freedom to choose your own dentist
- Available to both individual physicians and their families and groups of two or more as long as at least one insured is a member of ISMS or CMS
- \$1,000 calendar year maximum benefit per person
- Choice of deductibles: \$25 or \$50 per calendar year for each participant (maximum three per family)
- No deductible for preventive dentistry including oral exams, required x-rays, and preventive cleaning (one cleaning per 6 months). Charges are paid at 80% of the reasonable and customary rate.
- Basic services including fillings, root canals, anesthesia, fluoride treatments (age 13 and under), and tissue biopsy are paid at 80% after the deductible is satisfied
- Major services including inlays and crowns, periodontic services, gold fillings, initial dentures, and replacement dentures are paid at 60% after the deductible is satisfied

(over)

## Eligible Dependents

Eligible dependents of each participating employee include a lawful spouse and children under age 26 regardless of marital status or financial dependency. Children are eligible if over age 26 if they are full time students and are unmarried and financially dependent on you. Children who are military veterans may be covered to age 30 subject to certain additional requirements.

## Waiting Periods

Participants are eligible for benefits for Preventive and Basic Services after 90 days if they elect coverage when first eligible. For participants who join after they are first eligible, there is a 12 month waiting period for Preventive and Basic Services. Any Major Service requires a 12 month waiting period.

## Exclusions

The Comprehensive Dental Protection Plan does not provide coverage for: orthodontics, temporomandibular joint dysfunction (TMJ) and related disorders, implants, non-prescription drugs, education, any operation or procedure performed for cosmetic reasons, accidents arising out of and in the course of employment, and illness covered by Workers' Compensation or Occupational Disease Law. Refer to your certificate for a complete list of both benefits and exclusions.

To learn more about the Comprehensive Dental Protection Plan including rates and other PBT insurance plans (Health, Term Life, and Income Protection) for ISMS and CMS members, please call toll-free: 1-800-621-0748

You can also visit [www.pbtinsurance.com](http://www.pbtinsurance.com) for information on all plans available to ISMS and CMS members.

April, 2011