

MILA Dental Plan

Benefits Summary

Shown below is the MILA Dental Plan Benefits Summary for eligible active Members, and for those Pensioners age 58 and over who are eligible for benefits in the Premier, Basic, Core or Medicare Wrap-Around plans, Medicare Advantage Plans, and who have not waived participation in the MILA Dental Plan, as explained in Section IV, Participation. This chart allows you to see at a glance the key plan features. The deductible and coinsurance amounts are what you will pay when you seek treatment from a Participating Network Dentist. MILA pays the balance of covered charges up to the maximum benefit payable under the Plan. If you seek treatment from a dentist who does not participate in the Aetna Dental Network that is contracted for the MILA Dental Plan, you will be responsible for any additional charges made by that dentist beyond the negotiated rates that MILA has contracted to pay Participating Network Dentists.

Benefit Plan	For Members Participating In
Who Participates	
Active Members	Premier, Basic and Core Plans
Retired Members	Premier, Basic and Medicare Wrap-Around Plans
Retired Members	Medicare Advantage Plan if qualified for Medicare Part B premium reimbursement
Features	
Calendar Year Deductible Expenses	
Applies to the following expenses	Applies only to Basic and Major Expenses
Individual Deductible	\$25 per calendar year, waived for preventive
Family Deductible Limit	No more than \$75 per calendar year
Coinsurance Dental Expense Payable by Participant	
Preventive Dental Treatment	0% coinsurance (Plan pays 100%)
Basic Dental Treatment	15% coinsurance after deductible (Plan pays 85%)
Major Dental Treatment	15% coinsurance after deductible (Plan pays 85%)
Orthodontic Dental Treatment	15% coinsurance after deductible (Plan pays 85%)
Maximum Benefit Payable by Plan	
Payable for preventive, basic and major dental treatment incurred by each person during each calendar year	\$2,500 per person
Payable for orthodontic dental treatment incurred by a child during that child's lifetime	\$1,500 per person
Payable for orthodontic dental treatment incurred by an adult when medically necessary during that adult's lifetime	\$1,500 per person
Payable for dental implants incurred by each person when medically necessary during each calendar year	\$5,000 per person
Benefits payable Out-of-Network will be paid based on the amount that would have been paid had the treatment been performed by a Participating Network Dentist. Any additional amount charged by an Out-of-Network dentist will be your responsibility.	

IMPORTANT

The following is important information which every MILA Member covered under the MILA Dental Plan should keep in mind when accessing dental service. This information will help you obtain the highest level of benefits from the MILA Dental Plan while ensuring that you obtain the care you require.