## Member Benefit

### Waiting Periods

<table>
<thead>
<tr>
<th>Benefits</th>
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<th>Waiting Periods</th>
<th>Member Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic and Preventive Care (includes exam, x-rays and cleaning, emergency office visits, topical application of fluoride solutions &amp; space maintainers)</td>
<td>100%</td>
<td>No waiting period</td>
<td>$20 Co-pay then paid at 100%</td>
</tr>
<tr>
<td>Basic Services (restorations &amp; sealants (limited to children under age 16), oral surgery)</td>
<td>80%</td>
<td>No waiting period</td>
<td>$20 Co-pay then paid at 80%</td>
</tr>
<tr>
<td>Major Services (crowns, prosthodontics, dentures, endodontics, periodontics)</td>
<td>50%</td>
<td>12 Months</td>
<td>$20 Co-pay then paid at 50%</td>
</tr>
<tr>
<td>Bleaching ($250 Calendar Year Maximum)</td>
<td>50%</td>
<td>6 Months</td>
<td>$20 Co-pay then paid at 50%</td>
</tr>
</tbody>
</table>

### Plan Highlights:
- Guaranteed acceptance
- In and out of network benefits paid on the negotiated provider fee schedule
- Online capabilities
- Locate dental providers at www.mwgdigital.com
- Bleaching benefits with six month waiting period

### Annual Maximum Benefit

- $3,000

### For Information about Benefits and Dependent Coverage please contact:
- Smith Brothers
- 68 National Drive, Glastonbury CT 06033
- Phone: 860-430-3338
- Email: KKruszewski@SmithBrothersUSA.com

### Plan Year

- 2020/2021 policy year