



## Indemnity Plans: PPO, MAC, EPO

TDA's PPO, MAC, and EPO options are traditional indemnity plans with the benefit of a large national network attached!

These programs have been designed with you and your groups in mind. From high in network coverage usually starting at 100/90/60% to any variety of plan maximum and out of network co-insurance.

The PPO, MAC, EPO plans offer a solid contract and the ability for each member to select any dentist they choose. TDA's provider discounts are some of the best in the industry and will greatly reduce the members out of pocket costs when utilized. Plan maximums start at \$1,000 and go up to \$5,000!

In addition to having one of the largest state and national provider networks (over 85,000 nationwide) we offer an in network orthodontic discount on every plan for children and adults at no additional charge.

The EPO option will greatly reduce premiums and offers members access to the largest TDA panel available and has a annual maximum of \$5,000 per person! The EPO plan is an in network plan only!

- Adult and Child Ortho Discount Included
- In & Out-of-Network Coverage
- AZ, CO, ND, NM, & UT TDA PPO Networks
- Uses TDA's PPO Provider Directory
- DenteMax Network in non-TDA States
- Large national and local provider networks
- Over 85,000 nationwide

### Benefit Highlights

- Exams, x-rays, and cleanings typically covered under Preventive Services
- Endodontics and Periodontics typically covered under Basic Services
- Oral Surgery typically covered under Basic Services
- Inlays, Crowns, Prosthodontics, and Dentures typically covered under Major Services
- Fluoride treatment allowed once in a 12 month period up to age 19
- Two evaluations allowed in a 12 month period
- One cleaning (prophylaxis) allowed once in a 6 month period
- Sealant allowed for treatment of the occlusal surface of a permanent molar to age 17
- X-rays: one entire denture series or one panoramic film allowed in a 3 year period

### PPO and MAC Plans

	In Network	Out of Network
Class I	100%	100%
Class II	90%	80%
Class III	60%	50%
Class IV	50% for children under 19 (groups over 10 only)	
Deductible	\$50 Per person, max at three per family	
Maximum	\$1,000 per member	
Participation	2-5 100%, 6+ employer paid 75%, Vol 30%	

### EPO Plans

In Network only		
Class I	100%	Class IV 50% for children
Class II	70%	under 19 (groups over 10 only)
Class III	50%	
Deductible	No deductible for group 5 and over! \$25/\$75 for groups under 5	
Maximum	\$5,000 per member	
Participation	2 or more, no percentage required!	

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