



Specially Prepared for the Members of
Farmers' Health Coop of WI

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that may apply. If there are discrepancies between information found here and the group contract, the group contract shall govern.

Premium rates are subject to change each January 1st and below you will find the new premiums effective January 1, 2013. Open enrollment occurs only once per year on January 1st. Farmers and agribusinesses should call **1-800-654-8840** to enroll in FHCW's dental plan or go to www.farmershealthcooperative.com for more information.

2013 Monthly Premiums

Single	\$32.76
2 person	\$64.64
Family	\$123.65

Delta Dental Benefit Plan Design

Individual Annual Maximum	\$1,200
Individual Deductible	\$50
Dependent Eligibility	Dependents are eligible until age 26
Diagnostic & Preventive Services	
Exams (one every 6 months)	100%
Cleanings (one every 6 months)	100%
Fluoride treatments (one every 6 months until age 19)	100%
X-rays (bitewing: once every 12 months; full mouth: once every 5 years)	100%
Sealants (once per tooth per lifetime to age 19)	100%
Space maintainers (for retaining space when a primary tooth is prematurely lost)	100%
Deductible applies	No
6 month waiting period applies to all services above unless otherwise noted	No
Basic & Major Services	
Emergency treatment to relieve pain (no waiting period applies)	100%
Fillings (no waiting period applies)	50%
Endodontics – nonsurgical (root canal)	50%
Endodontics – surgical (root canal)	50%
Periodontics – nonsurgical (gum disease)	50%
Periodontics – surgical (gum disease)	50%
Extractions – nonsurgical	50%
Extractions - surgical and other oral surgery	50%
Crowns, inlays, onlays	25%
Bridges and dentures	25%
Repairs and adjustments to bridges and dentures	25%
Implants	25%
Deductible applies	Yes
6 month waiting period applies to all services above unless otherwise noted	Yes

If your dentist is not a member of Delta Dental's PPO Network, your out-of-pocket costs may be greater, as the dentist will balance bill you for any difference between the maximum allowable charge payment and the dentist's normal fee.