

Summary of Benefits

Dental (No Network Restrictions - See Any Provider)

Deductible (x2 Family)*	\$25
Annual Max Benefit	\$1500
Lifetime Ortho Max	\$1500
Preventive & Diagnostic	100%
Basic Services	90%
Major Services**	60%
Orthodontic	60% (to age 19)

*Deductible doesn't apply to preventive & diagnostic **Initial installation or replacement of bridgework or dentures covered only after 12 months of continuous coverage. Prior coverage credit is allowed.

Vision (No Network Restrictions - See Any Provider)

Annual Deductible Vision	\$25 (x2 Family)
Coinsurance	90%
Maximum Annual Benefit	\$600
Eye Exam (12 mo)	\$100 Maximum
Lenses – Single (12 mo)	\$120 Maximum
Lenses Bifocal	\$130 Maximum
Lenses Trifocal	\$140 Maximum
Frames (24 mo)	\$130 Maximum
Contacts (12 mo)	90% Coinsurance to plan limit

Individuals & Families

	DENTAL	VISION
MEMBER ONLY	\$59	\$17
MEMBER/CHILDREN	\$100	\$25
MEMBER/SPOUSE	\$120	\$28
MEMBER/FAMILY	\$150	\$37

Groups (Business 2+ Employees)

	DENTAL	VISION
MEMBER ONLY	\$39	\$12
MEMBER/CHILDREN	\$70	\$18
MEMBER/SPOUSE	\$80	\$22
MEMBER/FAMILY	\$104	\$33

12 Month Commitment Unless Qualifying Life Event. Stand-alone vision not available. Big Tree membership is required to participate. If enrolling in Dental and Vision, elections must match. Pricing for Dental/vision is added to Big Tree invoice.



BIG TREE MEDICAL
members and their
immediate family have the
exclusive opportunity of
participation.

Dependents can be covered
to the age of 26.

New members can enroll
upon becoming a Big Tree
member. Otherwise
enrollments are accepted
during open enrollment.

You may change or
terminate your election only
after 12 months of
consecutive membership
and during the annual open
enrollment period unless
you have a qualifying life
event.

Open enrollment is
December 1st to 15th.

The benefits illustrated are in summary form only. They should not be considered as complete in and of themselves. They are only for comparison. In case of a discrepancy, the plan documents apply. Please refer to the formal benefit summaries for a complete description of benefits, limitations & exclusions.