

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	\$25 (x2 Family)
Vision 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

PRICING

	Individuals & Families		Groups BUSINESS WITH 2+ EMPLOYEES	
	DENTAL	VISION	DENTAL	VISION
MEMBER ONLY	\$59	\$17	\$45	\$12
MEMBER + CHILDREN	\$100	\$25	\$80	\$18
MEMBER + SPOUSE	\$120	\$28	\$90	\$22
MEMBER + FAMILY	\$150	\$37	\$110	\$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's invoice.

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.



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.