

A Valuable And Economical Employee Benefit...

Discover just how valuable and economical the PDT Group Dental Protection Program can be. Each employee has two dental plan options, so they can choose the plan that is right for you.

Edward G. Chalifoux
Administrator

The PDT Group Short Term Disability Protection Program may be purchased separately or in combination with the PDT Group Long Term Disability Protection Program.

For additional information write or fax:

Printers' Disability Trust
5200 Maryland Way Suite 301
Brentwood, TN 37027
Facsimile: (615) 360-9954

OR

Call: (615) 365-4404

Plan benefits are fully insured by:
Standard Insurance Company

This brochure is intended to be an accurate description of the PDT Group Short Term Disability Protection Program. Only the Group Policy contains all of the controlling terms and provisions of the coverage. The Trustees reserve the right to modify or discontinue the plan at any time. This program is available to Member Employers in the United States and Puerto Rico.

Dental

Providing protection
only for members of



Dental Protection Program

History of Trust

For more than 50 years the Printers' Disability Trust (PDT) has provided progressive, quality insurance programs developed by and exclusively for printing and graphic arts employers.

Count on The Standard

Over the course of a century, Standard Insurance Company has earned a reputation for personal service, financial strength and high quality insurance products. Everyone at The Standard is dedicated to helping you by providing creative and effective solutions to meet your employee benefit needs.

The Standard's Preferred Care Dental Products

A better dental experience with Dental coverage that should leave your employees smiling and make your business happy too.

- Employers achieve a balance between cost efficiency and employee choice.
- Plan participants are free to receive care from any dentist they choose. Their out-of-pocket expenses are generally lower when using network providers, who have agreed to provide dental care at a discounted fee.
- Our plans give participants across the nation over 472,000 provider access points for dental care.
- Network providers must meet credentialing and quality assurance requirements.

Usual & Customary (U&C)

The Usual and Customary (U&C) allowance listed on the plan summary page is determined using information including data from a nationally recognized independent data source. Plan participants are reimbursed based on the appropriate charges in the dentist's ZIP Code area. U&C allowances are reviewed annually.

- 90th U&C means 9 out of 10 dentists in a specific ZIP Code area charge at or below the plan allowance for a procedure.

Deductibles

After the date that \$150 in accumulated deductibles has been met within a family, we will waive the entire deductible or any remaining portion of the deductible amount for any other family members for the rest of that calendar year. At no time can a family member contribute more than the \$50 annual deductible amount.

High/Low Plan

High/Low Plans let you offer your employees a choice between two plans, two premium levels, in one policy. Your employees select the plan that best suits their individual needs.

- The employee must remain in the plan he or she chose until the next renewal date. During the December 1st through December 31st annual enrollment period, employees may switch between the High Plan and the Low Plan without penalty.

Employee Waiting Period and Participant Requirements

- Choice of employee and dependents waiting period is either first day of the month following 90 days of full-time employment, providing the employee is working at least 30 hours or more per week or other pre-determined employee waiting periods, providing that the one you select applies to all eligible employees.
- If the premium is non-contributory, then 100% participation is required. If the premium is contributory, then there is no participation requirement other than must be a group of 2 or more.

To Receive a Quote:

Either call (615) 365-4404 or fax the following information to (615) 360-9954:

- Complete company name and address
- Name and date of birth for each employee participating
- Employees plan selection

Trustees of the Printers' Disability Trust Plan Design Summary

Dental Summary

	Low Plan 1	High Plan 1
Plan Benefit		
Type 1	80%	100%
Type 2	60%	80%
Type 3	40%	50%
Deductible	\$50/Calendar Year Waived Type 1 \$150/family	\$50/Calendar Year Waived Type 1 \$150/family
Maximum (per person)	\$1,000/Calendar Year	\$1,500/Calendar Year
PPO	Passive PPO	Passive PPO
Allowance		
Type 1	90th U&C	90th U&C
Type 2	90th U&C	90th U&C
Type 3	90th U&C	90th U&C
Waiting Period	None	None
Annual Open Enrollment	Included	Included

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (2 per benefit period) Bitewing X-rays (2 per benefit period) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (2 per benefit period) Fluoride for Children 18 and under (1 per benefit period) Sealants (age 16 and under) Space Maintainers 	<ul style="list-style-type: none"> Restorative Amalgams Restorative Composites Endodontics (nonsurgical & surgical) Periodontics (nonsurgical & surgical) Denture Repair Extractions (simple & complex) Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Prosthodontics (fixed bridge, removable complete/partial dentures) (1 in 5 years)

Orthodontia Summary

Allowance All Plan Designs: In Network, discounted fee, Out of Network, U&C.		
Plan Benefit	No Ortho	50%
Coverage for Adults		No
Lifetime Maximum (per person)		\$1,500
Waiting Period		None