

Dental Benefit Highlights for Northwestern University

The following is a listing of common services available through the Dearborn National Dental Network. The member's share of the costs depends on whether care is received from a participating or non-participating provider.

Benefits	Participating Provider	Non-Participating Provider
Calendar Year Maximum	\$3,000	
Deductible	\$ 50 per person per benefit period. \$ 150 maximum per family <i>(Deductible does not apply to Diagnostic & Preventive, and Miscellaneous Services)</i>	\$ 50 per person per benefit period. \$ 150 maximum per family <i>(Deductible does not apply to Diagnostic & Preventive and Miscellaneous Services)</i>
Dependent Coverage	Spouse and dependent child up to age 26	
Diagnostic and Preventive Services Oral Exams, X-rays, Professional Cleanings, Fluoride Treatment	100 % of Maximum Allowance*	100% of Usual and Customary Fee**
Miscellaneous Services Sealants, Space Maintainers, Pulp Vitality Tests, Palliative Treatment to relieve dental pain	100% of Maximum Allowance*	100% of Usual and Customary Fee**
Restorative Services Amalgam filling, Pin Retention, Composite Restorations, Tooth Extraction	80% of Maximum Allowance*	80% of Usual and Customary Fee**
General Services Intravenous Sedation, General Anesthesia, Stainless Steel Crowns, Home Visits, Injection of Antibiotic Drugs	80% of Maximum Allowance*	80% of Usual and Customary Fee**
Endodontic Services Root Canal Therapy, Therapeutic Pulpotomy, Pulp Cap	80% of Maximum Allowance*	80% of Usual and Customary Fee**
Periodontal Services Scaling & Root Planing, Osseous Surgery, Gingivectomy/Gingivoplasty	80% of Maximum Allowance*	80% of Usual And Customary Fee**
Oral Surgery Services Surgical Tooth Extractions, Other dentally necessary surgical procedures	80% of Maximum Allowance*	80% of Usual And Customary Fee**
Crown/Inlay/Onlay Services Prefabricated Post and Cores, Crowns, Inlays/Onlays, Repairs	50% of Maximum Allowance*	50% of Usual And Customary Fee**
Prosthetic Services Bridgework, Dentures, Repairs	50% of Maximum Allowance*	50% of Usual And Customary Fee**
Implant Services	50% of Maximum Allowance*	50% of Maximum Allowance*
Orthodontic Services (Child Only)	50% up to Lifetime Maximum of \$3,000	

* Maximum Allowance means the amount determined by Fort Dearborn Life which providers have agreed to accept a payment in full for a particular service.

** For services received from a non-participating provider, you will be liable for any difference between the dentist's charge and your covered benefits.

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