



Benefits at a Glance for Pacific Northwest Consulting Engineers Health & Welfare Trust

Group Policy # 642601**Group Policy Effective Date January 1, 2010****(Details outlined in this summary are effective as of January 1, 2013)**

Group Dental Insurance

Group Dental insurance from Standard Insurance Company provides coverage for a broad range of dental services for eligible members and their dependents.

The cost of this insurance varies. Please ask your human resources representative.

Eligibility

Definition of a Member

You are a member if you are a regular employee of a participating employer working the required number of hours each week but not less than 17.5 hours. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Waiting Period

You are eligible on the latest of the following dates, but not before the Group Policy Effective Date:

- a. The Group Policy Effective Date;
- b. The effective date of the Employer's participation under the Group Policy; and
- c. The first day of the calendar month coinciding with or next following the waiting period shown in the Insurance Eligibility Information.

Benefits

The Standard will pay a specified percentage of the allowable charge for the plan's covered dental expenses. Benefits are subject to the plan's deductible and maximum benefit amounts and other provisions.

When Benefits Become Payable (Elimination Period)

None for preventive, basic or major dental procedures.

Coinsurance

Type 1 (Preventive)	100 percent
Type 2 (Basic)	80 percent
Type 3 (Major)	50 percent

Maximum Annual Benefit

The Maximum Annual Benefit amount for you and each of your dependents for a calendar year is \$2,500

Deductible Amount for Each Eligible Employee and Dependent per Benefit Period

Preventive procedures (Type 1)	\$0
Basic and major procedures (Type 2 & 3)	\$50
Maximum deductible per Benefit Period	\$150

Other Features and Services

- Once this policy is effective, you may view benefits information or claim status by registering for The Standard's online Dental services at **www.standard.com/services**.
- You have access to the Ameritas network of Participating Provider Dentists. In many cases, you can reduce your out-of-pocket expenses by choosing a participating provider.
- Carry-Over Annual Maximum: If you visit a dentist at least once in the plan year and use a total benefit under \$750, you would be provided with a \$400 increase in the next year's Maximum Annual Benefit. If you continue to meet the requirements four years in a row, you can earn the maximum accumulated increase of \$1,200.

This information is only a brief description of the group Dental insurance policy sponsored by Pacific Northwest Consulting Engineers Health & Welfare Trust. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Pacific Northwest Consulting Engineers Health & Welfare Trust may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.