**BENEFIT SUMMARIES FOR DENTAL PLANS**

**(Choice of Two Plans)**

**Company Services Benefits**

Office Visits $5 copayment

***Employers Dental*** Cleanings $5 copayment

***Services***

Specialists Services 25% discount

 Orthodontic Services 25% discount

Annual Deductible $50

Preventative Services Covered at 100% - no deductible applies

 No waiting period

***Delta Dental*** Basic Services Covered at 100% after deductible

 No waiting periods

 Major Services Covered at 50% after

 deductible

 12 month waiting period

 Annual Maximum Benefit $1,250

 Orthodontic Services Covered at 50% to a

 $1,200 lifetime maximum

 per eligible person – no

 deductible

**BENEFIT SUMMARIES FOR LIFE INSURANCE PLANS**

Basic Life/AD&D $20,000 – Employees

***The Standard*** Basic Life/AD&D $100,000 – Superintendent

 Employees must enroll

in the Mandatory Basic Premiums are paid by District

Life/AD&D Insurance Policy

Age 65 $13,000

 Age 70 $10,000

 Age 75 $7,000