



McGuire and Hester Dental Benefit Plan Summary

New for 2011: Plan benefit payments are limited to maximum allowable fee for PPO Network in Alameda County. See attached sample fee schedule of the 12 most common dental services.

<u>EFFECTIVE DATE OF PLAN :</u>	January 1, 2011
<u>CURRENT PLAN YEAR:</u>	January 1 through December 31
<u>ANNUAL MAXIMUM BENEFIT:</u>	\$1,000 per single employee \$2,000 per employee + one dependent \$3,000 per employee + two dependents \$4,000 per employee + three or more dependents
<u>PLAN PAYMENT SCHEDULE:</u>	Plan pays 90% of eligible dental expenses up to specified Plan Maximum.

Participants may choose from a nationwide network of PPO dentists to receive an average discount of 20% to 30% on dental fees. Visit www.directdentalplans.com and select the DHA link to find a dentist in your area.

- You may see any dentist.
- Dental Plan pays benefits for preventive, basic, major and orthodontic services.

PLAN ADMINISTRATOR: Direct Dental Administrators, LLC
PO Box 2667
San Anselmo, CA 94979-2667
Phone: (415) 457-2836 or
(877) 878-3384 (toll-free)
Fax: (415) 454-2928
Email: info@directdentalplans.com

Please call Direct Dental anytime you have a benefit or claim question. They are available by phone from 8:30 to 5:00 Monday through Friday to assist you.

After you enroll, you will receive via US Mail an ID Card and a Benefit Booklet. Additional detailed information regarding the Plan limits of coverage are shown in the Summary Plan Document you will receive upon enrollment.