State of Alaska Political Subdivisions 2024-2025 Dental-Vision-Audio Benefit Overview

Dental Benefits

Deductible: \$50 per person

| <i>NOTE – Deductible is waived for preventive dental care ser</i> | vices |
|---|--|
| Coinsurance | |
| Preventive Services (cleanings, x-rays and exams) | 100% |
| Basic Restorative Services (fillings, root canals) | 80% |
| Major Restorative Services (crowns, bridgework) | 50% |
| Benefit Maximum (calendar year) | \$2,000 |
| Adult/Child Orthodontia | 50% up to \$1,750 lifetime maximum |
| Occlusal Guard Coverage | Covered at standard of 1 guard per 3 years |

Vision Benefits

| Deductible | None |
|---|---|
| Coinsurance | 80%* |
| Benefit Maximums Exams Lenses Frames | One per calendar year Two lenses per calendar year One set per two calendar years |

| <u>Audio Benefits</u> | |
|-----------------------|--|
| Covered Expenses | Hearing Examination and Hearing Aids |
| Coinsurance | 80%* |
| Benefit Maximum | \$800 every three consecutive calendar years |

* Plan IV & V medical plan includes a vision and hearing exam at 100%, exams for those participants are covered under their medical plan, rather than the separate vision-audio benefits.

This is a summary of coverage only and intended to highlight some of the main features of the plan of benefits. Please refer to the Insurance Information Booklet for State of Alaska Political Subdivisions, including summary of changes, for additional details.