

HEALTH NET DENTAL PPO PLANS¹

Remarkably flexible dental coverage at prices your clients can afford.

It's the ideal blend of affordability and wide selection, designed to put a smile on your client's face. **Affordable** because all plans are based on five low basic coinsurance combinations. **Flexible** thanks to variations of deductibles and calendar year maximums that allow clients to get exactly what they're looking for. With Health Net, you can offer a choice of Periodontics, Endodontics and Oral Surgery covered as a Basic (type 2) or Major (type 3) class service. And for your most cost-conscious clients, we have voluntary Health Net Dental PPO plans that require no employer contribution at all.

BENEFIT DESCRIPTION	HN PREFERRED PLUS DPPO ²	HN PLUS DPPO ²	HN PREFERRED VALUE ²
Coinsurance	In-Network: 100/100/70% Out-of-Network: 100/80/50%	In-Network: 100/90/60% Out-of-Network: 100/80/50%	In-Network: 100/80/50% Out-of-Network: 100/80/50%
Deductible options (3x for family)	In-Network: \$0, \$25, \$50 Out-of-Network: \$25, \$50, \$75	In-Network: \$25, \$50 Out-of-Network: \$50, \$75	In-Network: \$50 Out-of-Network: \$50, \$75
Calendar year maximum options	\$2,500, \$2,000, \$1,500	\$2,000, \$1,500, \$1,000	\$2,000, \$1,500, \$1,000
Periodontics, endodontics and oral surgery options	Basic or major	Basic or major	Basic or major
Orthodontia lifetime maximum options (adult and child)	\$2,000, \$1,500, \$1,000 or not covered	\$1,500, \$1,000 or not covered	\$1,500, \$1,000 or not covered

	HN PREFERRED VALUE DPPO ²	HN VALUE DPPO
Coinsurance	In-Network: 100/80/50% Out-of-Network: 80/80/50%	In-Network: 100/80/50% Out-of-Network: 80/50/50%
Deductible options (3x for family)	In-Network: \$50 Out-of-Network: \$50, \$75	In-Network: \$50 Out-of-Network: \$75
Calendar year maximum options	\$1,500, \$1,000	\$1,500, \$1,000
Periodontics, endodontics and oral surgery options	Basic or major	Basic or major
Orthodontia lifetime maximum options (adult and child)	\$1,500, \$1,000 or not covered	Not covered

For more information, call your Health Net Sales representative, or, for assistance in contacting your representative, call us at 1-800-448-4411, option 4. Or visit us at www.healthnet.com.

¹Health Net Dental PPO and indemnity plans are underwritten by Unimerica Insurance Company. Obligations of Unimerica Insurance Company are not the obligations of or guaranteed by Health Net, Inc. or its affiliates.

²Deductible waived for preventive (type 1) services. Deductible referenced is for employee only. Maximum three deductibles per family per calendar year.