

**Advantage EPO Plan
2012 Co-Pay Schedule**

Code	Code Name	Patient Co-Pay (General & Pediatric providers only)	Specialists
D0120	Periodic oral evaluation	0	20% Discount Only
D0140	Limited oral evaluation - problem focused	0	20% Discount Only
D0145	Oral evaluation - patient under 3 years of age	0	20% Discount Only
D0150	Comprehensive oral evaluation - new or established patient	0	20% Discount Only
D0160	Detailed and extensive oral evaluation - problem focused, by report	0	20% Discount Only
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	0	20% Discount Only
D0180	Comprehensive periodontal evaluation - new or established patient	0	20% Discount Only
D0210	Intraoral - complete series (including bitewings)	0	20% Discount Only
D0220	Intraoral - periapical first film	0	20% Discount Only
D0230	Intraoral - periapical each additional film	0	20% Discount Only
D0240	Intraoral - occlusal film	0	20% Discount Only
D0250	Extraoral - first film	0	20% Discount Only
D0270	Bitewing - single film	0	20% Discount Only
D0272	Bitewings - two films	0	20% Discount Only
D0273	Bitewings - three films	0	20% Discount Only
D0274	Bitewings - four films	0	20% Discount Only
D0277	Vertical bitewings - 7 to 8 films	0	20% Discount Only
D0330	Panoramic film	0	20% Discount Only
D0340	Cephalometric film	46	20% Discount Only
D1110	Prophylaxis - adult	0	20% Discount Only
D1120	Prophylaxis - child	0	20% Discount Only
D1203	Topical application of fluoride (prophylaxis not included) - child	0	20% Discount Only
D1206	Topical fluoride varnish - therapeutic application for moderate to high caries risk patients	0	20% Discount Only
D1351	Sealant - per tooth	11	20% Discount Only
D1510	Space maintainer - fixed - unilateral	85	20% Discount Only
D1515	Space maintainer - fixed - bilateral	130	20% Discount Only
D1520	Space maintainer - removable - unilateral	95	20% Discount Only
D1525	Space maintainer - removable - bilateral	150	20% Discount Only
D1550	Re-cementation of space maintainer	20	20% Discount Only
D2140	Amalgam - one surface, primary or permanent	20	20% Discount Only
D2150	Amalgam - two surfaces, primary or permanent	25	20% Discount Only
D2160	Amalgam - three surfaces, primary or permanent	35	20% Discount Only
D2161	Amalgam - four or more surfaces, primary or permanent	40	20% Discount Only
D2330	Resin-based composite - one surface, anterior	40	20% Discount Only
D2331	Resin-based composite - two surfaces, anterior	45	20% Discount Only
D2332	Resin-based composite - three surfaces, anterior	50	20% Discount Only
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	55	20% Discount Only
D2390	Resin-based composite crown, anterior	110	20% Discount Only
D2391	Resin-based composite - one surface, posterior	40	20% Discount Only
D2392	Resin-based composite - two surfaces, posterior	55	20% Discount Only
D2393	Resin-based composite - three surfaces, posterior	65	20% Discount Only
D2394	Resin-based composite - four or more surfaces, posterior	80	20% Discount Only
D2542	Onlay - metallic - two surfaces	170	20% Discount Only
D2543	Onlay - metallic - three surfaces	180	20% Discount Only
D2544	Onlay - metallic - four or more surfaces	185	20% Discount Only
D2642	Onlay - porcelain/ceramic - two surfaces	210	20% Discount Only
D2643	Onlay - porcelain/ceramic - three surfaces	260	20% Discount Only
D2644	Onlay - porcelain/ceramic - four or more surfaces	280	20% Discount Only
D2663	Onlay - resin-based composite - three surfaces	220	20% Discount Only
D2710	Crown - resin (indirect)	120	20% Discount Only
D2720	Crown - resin with high noble metal	315	20% Discount Only
D2721	Crown - resin with predominantly base metal	295	20% Discount Only
D2722	Crown - resin with noble metal	295	20% Discount Only
D2740	Crown - porcelain/ceramic substrate	325	20% Discount Only
D2750	Crown - porcelain fused to high noble metal	335	20% Discount Only
D2751	Crown - porcelain fused to predominantly base metal	310	20% Discount Only
D2752	Crown - porcelain fused to noble metal	310	20% Discount Only
D2780	Crown - 3/4 cast high noble metal	300	20% Discount Only
D2781	Crown - 3/4 cast predominantly base metal	290	20% Discount Only
D2782	Crown - 3/4 cast noble metal	290	20% Discount Only
D2783	Crown - 3/4 porcelain/ceramic	300	20% Discount Only
D2790	Crown - full cast high noble metal	295	20% Discount Only
D2791	Crown - full cast predominantly base metal	290	20% Discount Only
D2792	Crown - full cast noble metal	290	20% Discount Only
D2915	Recent cast or prefabricated post and core	25	20% Discount Only

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D2920	Recement crown	30	20% Discount Only
D2930	Prefabricated stainless steel crown - primary tooth	90	20% Discount Only
D2931	Prefabricated stainless steel crown - permanent tooth	100	20% Discount Only
D2932	Prefabricated resin crown	90	20% Discount Only
D2933	Prefabricated stainless steel crown with resin window	110	20% Discount Only
D2934	Prefabricated esthetic coated stainless steel crown- primary tooth	110	20% Discount Only
D2940	Sedative filling	31	20% Discount Only
D2950	Core buildup, including any pins	100	20% Discount Only
D2951	Pin retention - per tooth, in addition to restoration	20	20% Discount Only
D2952	Cast post and core in addition to crown	110	20% Discount Only
D2953	Each additional cast post - same tooth	50	20% Discount Only
D2954	Prefabricated post and core in addition to crown	90	20% Discount Only
D2955	Post removal (not in conjunction with endodontic therapy)	85	20% Discount Only
D2957	Each additional prefabricated post - same tooth	40	20% Discount Only
D2960	Labial veneer (resin laminate) - chairside	20% Discount	20% Discount Only
D2961	Labial veneer (resin laminate) - laboratory	20% Discount	20% Discount Only
D2962	Labial veneer (porcelain laminate) - laboratory	20% Discount	20% Discount Only
D2980	Crown repair, by report	47	20% Discount Only
D3110	Pulp cap - direct (excluding final restoration)	30	20% Discount Only
D3120	Pulp cap - indirect (excluding final restoration)	25	20% Discount Only
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinoenamel junction and application of medicament	60	20% Discount Only
D3221	Pulpal debridement, primary and permanent teeth	60	20% Discount Only
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	60	20% Discount Only
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	60	20% Discount Only
D3310	Anterior (excluding final restoration)	200	20% Discount Only
D3320	Bicuspid (excluding final restoration)	260	20% Discount Only
D3330	Molar (excluding final restoration)	345	20% Discount Only
D3331	Treatment of root canal obstruction; non-surgical access	80	20% Discount Only
D3332	Incomplete endodontic therapy; inoperable or fractured tooth	150	20% Discount Only
D3346	Retreatment of previous root canal therapy - anterior	165	20% Discount Only
D3347	Retreatment of previous root canal therapy - bicuspid	200	20% Discount Only
D3348	Retreatment of previous root canal therapy - molar	255	20% Discount Only
D3352	Apexification/recalcification - interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.)	60	20% Discount Only
D3410	Apicoectomy/periradicular surgery - anterior	373	20% Discount Only
D3421	Apicoectomy/periradicular surgery - bicuspid (first root)	370	20% Discount Only
D3425	Apicoectomy/periradicular surgery - molar (first root)	375	20% Discount Only
D3426	Apicoectomy/periradicular surgery (each additional root)	130	20% Discount Only
D3430	Retrograde filling - per root	92	20% Discount Only
D3450	Root amputation - per root	154	20% Discount Only
D3920	Hemisection (including any root removal), not including root canal therapy	140	20% Discount Only
D3950	Canal preparation and fitting of preformed dowel or post	88	20% Discount Only
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or bounded teeth spaces per quadrant	238	20% Discount Only
D4211	Gingivectomy or gingivoplasty - one to three teeth, per quadrant	83	20% Discount Only
D4240	Gingival flap procedure, incl root planing - four or more contiguous teeth or bounded teeth spaces/quad	240	20% Discount Only
D4241	Gingival flap procedure, including root planing - one to three teeth, per quadrant	177	20% Discount Only
D4245	Apically positioned flap	254	20% Discount Only
D4249	Clinical crown lengthening - hard tissue	273	20% Discount Only
D4260	Osseous surgery (incl flap entry & closure) - four or more contiguous teeth or bounded teeth spaces/quad	417	20% Discount Only
D4261	Osseous surgery (including flap entry and closure) - one to three teeth, per quadrant	273	20% Discount Only
D4263	Bone replacement graft - first site in quadrant	211	20% Discount Only
D4264	Bone replacement graft - each additional site in quadrant	130	20% Discount Only
D4265	Biologic materials to aid in soft and osseous tissue regeneration	275	20% Discount Only
D4266	Guided tissue regeneration - resorbable barrier, per site	208	20% Discount Only
D4267	Guided tissue regeneration - nonresorbable barrier, per site (includes membrane removal)	200	20% Discount Only
D4268	Surgical revision procedure, per tooth	243	20% Discount Only
D4270	Pedicle soft tissue graft procedure	300	20% Discount Only
D4271	Free soft tissue graft procedure (including donor site surgery)	339	20% Discount Only
D4273	Subepithelial connective tissue graft procedures	440	20% Discount Only
D4274	Distal or proximal wedge procedure (when not performed in conjunction with surgical procedures in the same anatomical area)	100	20% Discount Only
D4275	Soft tissue allograft	310	20% Discount Only
D4276	Combined connective tissue and double pedicle graft	375	20% Discount Only
D4320	Provisional splinting - intracoronal	140	20% Discount Only
D4321	Provisional splinting - extracoronal	120	20% Discount Only

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D4341	Periodontal scaling and root planing, four or more contiguous teeth or bounded teeth spaces per quadrant	90	20% Discount Only
D4342	Periodontal scaling and root planing, one to three teeth, per quadrant	55	20% Discount Only
D4355	Full mouth debridement to enable comprehensive periodontal evaluation and diagnosis	60	20% Discount Only
D4381	Localized delivery of chemotherapeutic agents via a controlled release vehicle into diseased crevicular tissue, per tooth, by report	20% Discount	20% Discount Only
D4910	Periodontal maintenance	60	20% Discount Only
D5110	Complete denture - maxillary	420	20% Discount Only
D5120	Complete denture - mandibular	420	20% Discount Only
D5130	Immediate denture - maxillary	440	20% Discount Only
D5140	Immediate denture - mandibular	440	20% Discount Only
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	345	20% Discount Only
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	345	20% Discount Only
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	425	20% Discount Only
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	425	20% Discount Only
D5225	Maxillary partial denture- flexible base (including any clasps, rests and teeth)	340	20% Discount Only
D5226	Mandibular partial denture- flexible base (including any clasps, rests and teeth)	340	20% Discount Only
D5281	Removable unilateral partial denture - one piece cast metal (including clasps and teeth)	295	20% Discount Only
D5410	Adjust complete denture - maxillary	35	20% Discount Only
D5411	Adjust complete denture - mandibular	35	20% Discount Only
D5421	Adjust partial denture - maxillary	35	20% Discount Only
D5422	Adjust partial denture - mandibular	35	20% Discount Only
D5510	Repair broken complete denture base	50	20% Discount Only
D5520	Replace missing or broken teeth - complete denture (each tooth)	40	20% Discount Only
D5610	Repair resin denture base	40	20% Discount Only
D5620	Repair cast framework	40	20% Discount Only
D5630	Repair or replace broken clasp	45	20% Discount Only
D5640	Replace broken teeth - per tooth	40	20% Discount Only
D5650	Add tooth to existing partial denture	40	20% Discount Only
D5660	Add clasp to existing partial denture	96	20% Discount Only
D5710	Rebase complete maxillary denture	294	20% Discount Only
D5711	Rebase complete mandibular denture	294	20% Discount Only
D5720	Rebase maxillary partial denture	250	20% Discount Only
D5721	Rebase mandibular partial denture	280	20% Discount Only
D5730	Reline complete maxillary denture (chairside)	100	20% Discount Only
D5731	Reline complete mandibular denture (chairside)	100	20% Discount Only
D5740	Reline maxillary partial denture (chairside)	95	20% Discount Only
D5741	Reline mandibular partial denture (chairside)	95	20% Discount Only
D5750	Reline complete maxillary denture (laboratory)	160	20% Discount Only
D5751	Reline complete mandibular denture (laboratory)	160	20% Discount Only
D5760	Reline maxillary partial denture (laboratory)	150	20% Discount Only
D5761	Reline mandibular partial denture (laboratory)	150	20% Discount Only
D5810	Interim complete denture (maxillary)	295	20% Discount Only
D5811	Interim complete denture (mandibular)	295	20% Discount Only
D5820	Interim partial denture (maxillary)	215	20% Discount Only
D5821	Interim partial denture (mandibular)	215	20% Discount Only
D5850	Tissue conditioning, maxillary	46	20% Discount Only
D5851	Tissue conditioning, mandibular	46	20% Discount Only
D5860	Overdenture - complete, by report	20% Discount	20% Discount Only
D5861	Overdenture - partial, by report	20% Discount	20% Discount Only
D5899	Unspecified removable prosthodontic procedure, by report	150	20% Discount Only
D6010	Surgical placement of implant body: endosteal implant	1146	20% Discount Only
D6012	Surgical placement of interim implant body for transitional prosthesis: endosteal implant	1083	20% Discount Only
D6040	Surgical placement: endosteal implant	1500	20% Discount Only
D6050	Surgical placement: transosteal implant	1200	20% Discount Only
D6053	Implant/Abutment supported removable denture for completely edentulous arch	856	20% Discount Only
D6054	Implant/Abutment supported removable denture for partially edentulous arch	856	20% Discount Only
D6055	Dental implant supported connecting bar	291	20% Discount Only
D6056	Prefabricated abutment - includes placement	203	20% Discount Only
D6057	Custom abutment - includes placement	266	20% Discount Only
D6058	Abutment supported porcelain/ceramic crown	613	20% Discount Only
D6059	Abutment supported porcelain fused to metal crown (high noble metal)	604	20% Discount Only
D6060	Abutment supported porcelain fused to metal crown (predominantly base metal)	527	20% Discount Only
D6061	Abutment supported porcelain fused to metal crown (noble metal)	538	20% Discount Only
D6062	Abutment supported cast metal crown (high noble metal)	491	20% Discount Only
D6063	Abutment supported cast metal crown (predominantly base metal)	499	20% Discount Only
D6064	Abutment supported cast metal crown (noble metal)	488	20% Discount Only

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Code	Code Name	Patient Co-Pay (General & Pediatric providers only)	Specialists
D6065	Implant supported porcelain/ceramic crown	556	20% Discount Only
D6066	Implant supported porcelain fused to metal crown (titanium, titanium alloy, high noble metal)	542	20% Discount Only
D6067	Implant supported metal crown (titanium, titanium alloy, high noble metal)	526	20% Discount Only
D6068	Abutment supported retainer for porcelain/ceramic FPD	660	20% Discount Only
D6069	Abutment supported retainer for porcelain fused to metal FPD (high noble metal)	651	20% Discount Only
D6070	Abutment supported retainer for porcelain fused to metal FPD (predominantly base metal)	615	20% Discount Only
D6071	Abutment supported retainer for porcelain fused to metal FPD (noble metal)	628	20% Discount Only
D6072	Abutment supported retainer for cast metal FPD (high noble metal)	641	20% Discount Only
D6073	Abutment supported retainer for cast metal FPD (predominantly base metal)	580	20% Discount Only
D6074	Abutment supported retainer for cast metal FPD (noble metal)	625	20% Discount Only
D6075	Implant supported retainer for ceramic FPD	649	20% Discount Only
D6076	Implant supported retainer for porcelain fused to metal FPD (titanium, titanium alloy, or high noble metal)	542	20% Discount Only
D6077	Implant supported retainer for cast metal FPD (titanium, titanium alloy, or high noble metal)	613	20% Discount Only
D6080	Implant maintenance procedures, including removal of prosthesis, cleansing of prosthesis and abutments and reinsertion of prosthesis	38	20% Discount Only
D6091	Replacement of semi-precision or precision attachment of implant/abutment supported prosthesis, per attachment	260	20% Discount Only
D6092	Recement implant/abutment supported crown	36	20% Discount Only
D6093	Recement implant/abutment supported fixed partial denture	79	20% Discount Only
D6094	Abutment supported crown (titanium)	516	20% Discount Only
D6190	Radiographic/surgical implant index, by report	116	20% Discount Only
D6194	Abutment supported retainer crown for FPD (titanium)	532	20% Discount Only
D6205	Pontic - indirect resin based composite	125	20% Discount Only
D6210	Pontic - cast high noble metal	250	20% Discount Only
D6211	Pontic - cast predominantly base metal	210	20% Discount Only
D6212	Pontic - cast noble metal	215	20% Discount Only
D6240	Pontic - porcelain fused to high noble metal	290	20% Discount Only
D6241	Pontic - porcelain fused to predominantly base metal	280	20% Discount Only
D6242	Pontic - porcelain fused to noble metal	280	20% Discount Only
D6245	Pontic - porcelain/ceramic	270	20% Discount Only
D6250	Pontic - resin with high noble metal	270	20% Discount Only
D6251	Pontic - resin with predominantly base metal	245	20% Discount Only
D6252	Pontic - resin with noble metal	255	20% Discount Only
D6608	Onlay - porcelain/ceramic, two surfaces	195	20% Discount Only
D6609	Onlay - porcelain/ceramic, three or more surfaces	225	20% Discount Only
D6610	Onlay - cast high noble metal, two surfaces	155	20% Discount Only
D6611	Onlay - cast high noble metal, three or more surfaces	160	20% Discount Only
D6612	Onlay - cast predominantly base metal, two surfaces	160	20% Discount Only
D6613	Onlay - cast predominantly base metal, three or more surfaces	160	20% Discount Only
D6614	Onlay - cast noble metal, two surfaces	160	20% Discount Only
D6615	Onlay - cast noble metal, three or more surfaces	160	20% Discount Only
D6720	Crown - resin with high noble metal	315	20% Discount Only
D6721	Crown - resin with predominantly base metal	295	20% Discount Only
D6722	Crown - resin with noble metal	295	20% Discount Only
D6740	Crown - porcelain/ceramic	325	20% Discount Only
D6750	Crown - porcelain fused to high noble metal	335	20% Discount Only
D6751	Crown - porcelain fused to predominantly base metal	310	20% Discount Only
D6752	Crown - porcelain fused to noble metal	310	20% Discount Only
D6780	Crown - 3/4 cast high noble metal	300	20% Discount Only
D6781	Crown - 3/4 cast predominantly base metal	290	20% Discount Only
D6782	Crown - 3/4 cast noble metal	290	20% Discount Only
D6783	Crown - 3/4 porcelain/ceramic	300	20% Discount Only
D6790	Crown - full cast high noble metal	295	20% Discount Only
D6791	Crown - full cast predominantly base metal	290	20% Discount Only
D6792	Crown - full cast noble metal	290	20% Discount Only
D6930	Recement fixed partial denture	48	20% Discount Only
D6970	Cast post and core in addition to fixed partial denture retainer	110	20% Discount Only
D6972	Prefabricated post and core in addition to fixed partial denture retainer	81	20% Discount Only
D6973	Core build up for retainer, including any pins	108	20% Discount Only
D6976	Each additional cast post - same tooth	70	20% Discount Only
D6977	Each additional prefabricated post - same tooth	55	20% Discount Only
D7111	Coronal remnants - deciduous tooth	30	20% Discount Only
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	40	20% Discount Only
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth	70	20% Discount Only
D7220	Removal of impacted tooth - soft tissue	90	20% Discount Only
D7230	Removal of impacted tooth - partially bony	110	20% Discount Only
D7240	Removal of impacted tooth - completely bony	145	20% Discount Only

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D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	150	20% Discount Only
D7250	Surgical removal of residual tooth roots (cutting procedure)	85	20% Discount Only
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	175	20% Discount Only
D7280	Surgical access of an unerupted tooth	148	20% Discount Only
D7283	Placement of device to facilitate eruption of impacted tooth	57	20% Discount Only
D7285	Biopsy of oral tissue - hard (bone, tooth)	100	20% Discount Only
D7286	Biopsy of oral tissue - soft (all others)	155	20% Discount Only
D7287	Cytology sample collection	56	20% Discount Only
D7288	Brush biopsy- transepithelial sample collection	56	20% Discount Only
D7290	Surgical repositioning of teeth	150	20% Discount Only
D7310	Alveoplasty in conjunction with extractions - per quadrant	95	20% Discount Only
D7311	Alveoplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	40	20% Discount Only
D7320	Alveoplasty not in conjunction with extractions - per quadrant	135	20% Discount Only
D7321	Alveoplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	85	20% Discount Only
D7410	Excision of benign lesion diameter up to 1.25 cm	110	20% Discount Only
D7411	Excision of benign lesion greater than 1.25 cm	154	20% Discount Only
D7471	Removal of lateral exostosis (maxilla or mandible)	190	20% Discount Only
D7510	Incision and drainage of abscess - intraoral soft tissue	70	20% Discount Only
D7511	Incision and drainage of abscess - intraoral soft tissue - complicated (incl drainage of mult fascial spaces)	75	20% Discount Only
D7810-D7899	Unspecified TMD therapy, by report	20% Discount	20% Discount Only
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure	100	20% Discount Only
D7971	Excision of pericoronal gingiva	63	20% Discount Only
D8010-D8999	Orthodontic retention (removal of appliances, construction and placement of retainer(s))	25% Discount	25% Discount Only
D9110	Palliative (emergency) treatment of dental paid - minor procedure	40	20% Discount Only
D9120	Fixed partial denture sectioning	20% Discount	20% Discount Only
D9210	Local anesthesia not in conjunction with operative or surgical procedures	15	20% Discount Only
D9215	Local anesthesia	9	20% Discount Only
D9220	Deep sedation/general anesthesia - first 30 minutes	150	20% Discount Only
D9221	Deep sedation/general anesthesia - each additional 15 minutes	55	20% Discount Only
D9230	Analgesia, anxiolysis, inhalation of nitrous oxide	20	20% Discount Only
D9241	Intravenous conscious sedation/analgesia - first 30 minutes	100	20% Discount Only
D9242	Intravenous conscious sedation/analgesia - each additional 15 minutes	40	20% Discount Only
D9248	Non-intravenous conscious sedation	110	20% Discount Only
D9310	Consultation (diagnostic service by dentist or physician other than practitioner providing treatment)	30	20% Discount Only
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	25	20% Discount Only
D9440	Office visit - after regularly scheduled hours	40	20% Discount Only
D9610	Therapeutic parenteral drug, single administration	20% Discount	20% Discount Only
D9612	Therapeutic parenteral drug, two or more administrations, different medications	20% Discount	20% Discount Only
D9940	Occlusal guard, by report	150	20% Discount Only
D9951	Occlusal adjustment - limited	30	20% Discount Only
D9972	External bleaching- per arch	20% Discount	20% Discount Only
D9973	External bleaching- per tooth	20% Discount	20% Discount Only

Underwritten or Administered by: Educators Health Plans Health, Educators Health Care, Educators Health Plans Life, Accident, and Health or Educators Mutual Insurance Association
Benefits illustrated are in summary only. Refer to your Group Certificate booklet for a complete description of benefits, limitations and exclusions.