



2026 EMPLOYEE BENEFITS

DENTAL BENEFITS

The dental plan provides coverage for preventive, basic, major, and orthodontic services. Your coverage under the dental plan depends on the type of care you need. Below provides an overview of plan benefits. Please refer to the Summary Plan Description for additional information.

Plan Provision	Plan Benefits*
ANNUAL DEDUCTIBLE	\$25 per covered individual \$75 per family
ANNUAL MAXIMUM	\$2,000 per covered individual for all dental services (not including orthodontia)
Preventive Care	
<ul style="list-style-type: none">- Routine exams and cleanings (twice per calendar year)- Fluoride treatment (once per calendar year for eligible dependents under age 18)- X-rays (limited by type of X-ray)- Space maintainers (for eligible dependents under age 16)- Dental sealant (once every 36 months for eligible dependents under age 15)- Emergency treatment for the relief of dental pain	Plan pays 100%, deductible does not apply
BASIC CARE	
<ul style="list-style-type: none">- Extractions- Oral surgery- Fillings, other than gold- General anesthesia given in connection with covered services- Periodontic procedures for treatment of the area around the tooth- Endodontic procedures, such as root canals- Injections of antibiotic drugs and written prescriptions for drugs and medicines	Individual pays 20% after deductible
MAJOR CARE	
<ul style="list-style-type: none">- Crowns- Bridges- Dentures- Implants	Individual pays 50% after deductible
ORTHODONTIC CARE	Individual pays 50% after deductible
ORTHODONTIC LIFETIME MAXIMUM	\$2,000 per covered individual

*Charges are subject to usual and customary limits, based on a dentist's usual, actual and community average charge.

MONTHLY DENTAL COVERAGE COST

	Full-Time	Part-Time
Employee Only	\$24.00	\$34.00
Employee + Spouse	\$42.00	\$62.00
Employee + Child	\$46.00	\$66.00
Employee + Children	\$46.00	\$66.00
Family	\$64.00	\$78.00

FILING DENTAL CLAIMS

UMR processes all MHS dental claims. To be reimbursed for dental care when you use a provider outside the PPO Network, you will need to complete a claim form and submit it along with your bill. If you have a question about your claim or if you would like to check if a specific service or procedure is covered, contact UMR directly.

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