

	First Commonwealth - HMO (IL)	First Commonwealth - DentalGuard Pref - Chicago	
What's the most cost-effective way to use dental insurance?	You are only covered if you go to a dentist who belongs to the First Commonwealth - HMO (IL) network.	You may go to any dentist, however those who belong to the First Commonwealth - DentalGuard Pref - Chicago network will be most cost effective.	
		In Network	Out of Network
<input type="checkbox"/> Calendar year deductible	None	\$50 Once the annual deductible is met by each of three family members, no further deductibles apply.	\$75 Once the annual deductible is met by each of three family members, no further deductibles apply.
Preventive	None	Waived	Waived
Basic	None	Not Waived	Not Waived
Major	None	Not Waived	Not Waived
Calendar Year Maximum Benefit	Unlimited	The amount shown in the out of network field is your combined Calendar Year maximum for both in and out of network services.	\$1,000
Maximum rollover	Not Applicable	Yes	Yes
Monthly Switch	Not Available	Not Available	Not Available
	How much will it cost?	How much does the plan pay?	How much does the plan pay? (as a percentage of usual and customary?)
Office Visit Co-pay (one office visit may cover multiple services)	\$5	None	None
<input type="checkbox"/> Preventive Care:	May be an additional fee	100%	80%
X-Rays	May be an additional fee	100%	80%
Cleaning	May be an additional fee	100%	80%
Oral Exams	May be an additional fee	100%	80%
Sealants (per tooth)	May be an additional fee	100%	80%
<input type="checkbox"/> Basic Care:	May be an additional fee	80%	80%
Fillings (one surface)	May be an additional fee	80%	80%
General Anesthesia ¹	May be an additional fee	80%	80%

Scaling & Root Planing (per quadrant)	May be an additional fee	80%	80%
Simple Extractions	May be an additional fee	80%	80%
 Major Care:	May be an additional fee	50%	50%
Dentures	May be an additional fee	50%	50%
Single Crowns	May be an additional fee	50%	50%
Orthodontia	Consult Your Benefit Booklet	Not Available	Not Available
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CLOSE