



## City of Ripon

### HIGHLIGHTS OF YOUR CYPRESS DENTAL PLAN

The following chart provides a summary of the key benefits provided by your PPO plan.

	CEN <sup>1</sup>	PPO <sup>1</sup>	Non Network <sup>2</sup>
<b><u>Calendar Year Maximum<sup>4</sup></u></b>	<b>\$1,500</b>	<b>\$1,500</b>	<b>\$1,500</b>
<i>Preventive Services not Applicable</i>			
<b><u>Calendar Year Deductible - Max 3 per Family</u></b>	<b>\$0</b>	<b>\$25</b>	<b>\$50</b>
<i>Waived for Preventive</i>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b><u>Preventive Services</u></b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
Routine exams (2 per calendar year)			
Cleanings (3 per calendar year)			
Bitewing x-rays (once per calendar year)			
Sealants (permanent molars for dependents under age 16)			
Fluoride (2 per 12 months for dependents under age 16)			
Full-mouth x-rays (once every 36 months)			
<b><u>Basic Services</u></b>	<b>100%</b>	<b>100%</b>	<b>80%</b>
Restorative Fillings			
Simple Extractions, Emergency Treatment			
Endodontics, Periodontics, Oral Surgery			
<b><u>Major Services<sup>3</sup></u></b>	<b>70%</b>	<b>60%</b>	<b>50%</b>
Crowns, Bridges, Dentures			
<b><u>Orthodontia - Lifetime Maximum<sup>3</sup></u></b>	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
Dependent children up to age 19			

<sup>1</sup> Cypress does not guarantee that all services can be rendered by a CEN or PPO dentist. CEN not available in all areas.

<sup>2</sup> Benefits are paid at Usual, Customary, & Reasonable (UCR), less coinsurance and deductibles.

<sup>3</sup> No waiting periods for timely applicants.

<sup>4</sup> Class A services do not apply to the Calendar Year Maximum

This is only a summary of benefits. Please have your provider contact Cypress for a full breakdown of benefits.