



Certificate of Coverage

**Michigan Regional Council of Carpenters Employee Benefit Fund**

<b><u>DEDUCTIBLE</u></b>	<b>None</b>
<b><u>OFFICE VISIT</u></b>	<b>\$5.00</b>
<b><u>CLASS I</u></b>	
<b>Diagnostic and Preventive:</b> Exams, Radiographs (Periapical and/or Bitewing), Prophylaxis, Fluoride Treatment (up to age 19), Sealants (1 <sup>st</sup> and 2 <sup>nd</sup> Molars only – once in lifetime up to age 14), Space Maintainers (Primary Teeth only up to age 16)	<b>100%</b>
<b><u>CLASS II</u></b>	
<b>Restorative:</b> Fillings, Complete Series (FMX) or Panoramic X-Rays, Root Canals and Routine Extractions performed by General Provider	<b>75%</b>
<b><u>CLASS III</u></b>	
<b>Prosthetic:</b> Crowns, Bridges, Partial and Complete Dentures	<b>50%</b>
<b><u>CLASS IV</u></b>	
<b>Specialty Care:</b> Oral Surgery Endodontics Periodontics Pedodontics	<b>50%</b>
<b><u>ORTHODONTICS (LIFETIME BENEFIT):</u></b>	
Dependents up to age 19 (Comprehensive Case Only)	<b>\$3,000.00</b>
Adult Member & Spouse (Comprehensive Case Only)	<b>\$1,800.00</b>
<b>Annual Maximum (per member per year):</b>	<b>\$2,500.00</b>
<b>Annual Renewal:</b>	<b>01/01</b>
<b>Membership Card Reads:</b>	<b>MRCC MRCC- Millwrights</b>

**NOTE: Policy will cover dependents up to the age of 26 for CLASS I-IV Only**