

Policyholder: Murray State University STANDARD

Effective Date: 1/1/2006

Indemnity Voluntary Dental Insurance

This summary of dental coverage from Principal Life Insurance Company supplements any materials presented by your employer. This handout is for illustrative purposes. You'll receive a benefit booklet with details about your coverage. If there is a discrepancy between this handout and your benefit booklet, the benefit booklet prevails.

Your benefits at a glance

Covered Charges	Calendar-year Deductible	Coinsurance (policy pays/you pay)	Maximum Benefit**
Unit 1 Preventive Procedures which include, but are not limited to: <ul style="list-style-type: none">Routine exams (two per 12 months)Teeth cleaning (two per 12 months)Fluoride treatments (one every 12 months for dependent children under age 14)	\$0	100%	\$750 per person per calendar year
Unit 2 Basic Procedures which include, but are not limited to: <ul style="list-style-type: none">Emergency exams (subject to Routine exam frequency limit)Bitewing x-rays (one set every 12 months)Full mouth/Panoramic x-rays (one every 60 months)Sealants (once per 1st and 2nd permanent molar every 36 months for dependent children under age 14)FillingsPeridontal prophylaxis (Covered if 3 months following active periodontal treatment. Subject to teeth cleaning frequency limit.)	\$0	80%/20%	Combined with above

**Maximums for preventive and basic procedures are combined.

Predetermination of Benefits: When charges for a period of dental treatment (other than emergency treatment) are expected to exceed \$300 for you or any one of your dependents, you may file a dental treatment plan with Principal Life Insurance Company before treatment begins. Principal Life will provide a written response indicating benefits that may be payable for the proposed treatment.

Coordination of Benefits

As allowed by state law, this coverage coordinates coverage with other group policies. This coordination gives us the right to recover benefit payments from another person or company liable for covering your dental loss. See your employer for details.

Your policy is insured, which means Principal Life assumes the risk for all covered dental claims.

Dependent Coverage

You may be able to elect coverage for eligible dependents. See your employer for details on the definition of eligible dependent.