

Simple. Healthy. Affordable.



Flexible Dental and Vision Choices for California



Nationwide
Health Plans[®]

On Your Side[™]



SAFEGUARD DENTAL RATES

Monthly Rates Effective 12/1/05.
Rates subject to change.

SafeGuard HMO Plan	
Member	\$32.77
Member +1	\$62.12
Member +2 or more	\$86.65

SafeGuard Scheduled Reimbursement Plan	
Member	\$39.00
Member +1	\$78.01
Member +2 or more	\$88.83

Nationwide Health Plans is pleased to offer members of the California Farm Bureau Federation two dental plans with some of the most popular benefits available to members today!

Regular checkups and proper dental maintenance are important to you and your family...and can also save you money. The dental services offered by SafeGuard combine aspects of wellness principles with preventive care.

Your out-of-pocket expenses for either plan should be less than what you would have to pay without dental coverage.

Take a few minutes to review your options and decide which plan is best for your dental needs.

SAFEGUARD DENTAL

SafeGuard offers members a choice of an HMO or a Scheduled Reimbursement Plan.

The **SafeGuard HMO** plan offers dental health maintenance organization benefits. You choose a participating SafeGuard office from a list of network providers in your area.

The **SafeGuard Scheduled Reimbursement Plan** provides reimbursement at a set rate for dental services provided by the dentist of your choice.

SAFEGUARD PPO VISION

SafeGuard's PPO Vision program offers affordable coverage with two levels of benefit coverage — PPO (in-network) or non-PPO (out-of-network). Benefits are higher when you select a PPO provider.

- *High standards of quality and service.*
- *Complete visual examination every 12 months. \$10 deductible applies.*
- *Frames - One frame every 24 months (up to \$85 maximum in-network, \$45 out-of-network).*

For more details, please refer to SafeGuard's PPO Vision Plan schedule.

Monthly Rates Effective 12/1/05.
Rates subject to change.

SafeGuard PPO Vision	
Member	\$13.66
Member +1	\$26.65
Member +2 or more	\$38.25

Summary of Dental Benefits

	SafeGuard HMO ¹	SafeGuard Scheduled Reimbursement Plan ²
Deductible per Calendar Year	\$0	\$50 (\$150 Family Deductible)
Maximum Calendar Year Benefit (per person)	Unlimited	\$1,000
SERVICES	YOU PAY	YOU PAY ALL COSTS IN EXCESS OF
Diagnostic		
Oral Examination (up to 2x per year)	\$0	\$24
Intraoral Radiographs (including bitewings; HMO: every 3 yrs., Scheduled Reimbursement Plan: every 5 yrs.)	\$0	\$62
Preventive		
Prophylaxis (2 cleanings: one every 6 months)		
Adult	\$0	\$40
Child (through age 18)	\$0	\$28
Sealant (per permanent molar tooth - through age 15 [HMO], through age 17 [Scheduled Reimbursement Plan])	\$10	\$26
Restorative		
Amalgam (fillings)		
Permanent		
One Surface	\$0	\$38
Two Surfaces	\$0	\$48
Crown ²		
Porcelain/Ceramic	\$195	\$220
Prosthetics/Prosthodontics²		
Denture (Complete – upper or lower)	\$225	\$315
Endodontics		
Root Canal (excluding final restoration)		
Anterior	\$75	\$193
Molar	\$180	\$306
Oral Surgery		
Extractions		
Single Tooth	\$6	\$39
Removal of Impacted Tooth (completely bony)	\$80	\$134
Orthodontics		
Start-Up Fee	\$350	Not Covered
Children to age 19	\$1,600	Not Covered
Adult	\$1,800	Not Covered

The above information is a summary of the benefits. For more information, please refer to the Schedule of Benefits, Exclusions & Limitations for SafeGuard which can be downloaded from Nationwide Health Plans' website at nationwidehealthplans.com.

¹ You must select a SafeGuard network provider for services. Procedures performed by a non-network dentist are not covered and enrollees are required to pay all charges.

² Major Restorations have a 12 month waiting period for the Scheduled Reimbursement Plan.

Benefits are subject to change.



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