



**Mailing Address:**  
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## **CWA Local 1182 Security Benefit Fund Group 118**



### **Summary of Benefits for Full-Time Members:**

#### **Dental:**

- **Annual maximum \$1,200.00 individual**
- **No deductible**
- **No co-pay**
- **Examination: Two per year**
- **Prophylaxis: One every 6 months**
- **Full Mouth: One every 6 months**
- **Panoramic X-Rays: One every 12 months**
- **Fluoride: No frequency and no age limit**
- **Major work: 5 years replacement on major**
- **Missing Tooth: Covered**
- **Sealants: Covered services (no frequency)**
- **Ortho Lifetime max \$500.00 (Dependent up to age 19) Appliance \$500.00**

#### **Exclusions:**

- **Implants and Veneers: Not covered**
- **Anesthesia**

#### **Pre-Authorizations:**

- **Any claims over \$400.00 must be pre-authorized**

#### **In Network:**

- **Preventive, Basic and Major work paid at 100% of the Sele-Dent fee schedule**

**Out of Network:**

- **100% of the Sele-Dent fee schedule member pays balance**
- **UNICARE 100% unicare fee schedule**