UTAH LOCAL GOVERNMENTS TRUST
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Accidental Dental Policy

PLAN GUIDELINES

Coverage will be provided only for services to any **sound natural teeth**, as the result of an injury that occurs while the subscriber/member is covered under this policy. This **does not** include injuries resulting from biting or chewing. No coverage will be provided unless the dentist certifies to the plan that the teeth were 'sound natural teeth' that were injured as the direct result of an accident. Services must be approved in advance and must be performed by a doctor of dental surgery (DDS) or a doctor of medical dentistry (DMD), in order to qualify for benefits.

LIMITATIONS

The subscriber/member must seek initial consultation or services within three (3) days of the injury in order to qualify for the benefit or the plan. Services received within ninety (90) days are covered at 100% up to $500. Services received within one (1) year are covered at 80% up to $1,000 (*total payments will be limited to $1,500 combined benefit per occurrence).

EXCLUSIONS

Orthodontic treatment is not a benefit of the plan. Dental implants and crowns or pontics over implants are not a benefit of the plan. Accidental injury does not include injuries covered under workers compensation or automobile no-fault until maximum payment has been made.

PREMIUMS

Single: $0.52	Double: $0.78	Family: $1.04