



**Dental Plan Benefits For Employees Of
COMMONWEALTH OF KENTUCKY**



FREEDOM GOLD

Rates Effective: January 1, 2012 through December 31, 2012
12 Month Benefit Period

Benefit Overview	
Deductible (Calendar Year)	\$50.00 Individual \$150.00 Family
Diagnostic & Preventative Services Oral Exams Bitewing X-Rays Cleanings Topical Fluoride Sealants Space Maintainers	No Deductible No Waiting Period 100%
Basic Services Simple Restorative Bridge, Denture Repair Full Mouth X-Rays Emergency Care Treatment Simple Tooth Extractions	Subject to Deductible 6 Month Waiting Period for New Enrollees 80%
Major Restorative Inlays, Onlays Crowns Bridges/ Dentures Surgical Extractions Oral Surgery Anesthesia Endodontics Periodontics	Subject to Deductible 12 Month Waiting Period for New Enrollees 50%
Annual Maximum	\$1,000
Orthodontia Services Limited to dependent children under age 19	No Deductible 12 Month Waiting Period for New Enrollees 50% Lifetime Maximum \$1,000

Monthly Rates		
Employee	Employee + One	Family
\$ 29.53	\$ 55.62	\$ 87.52

Dennis Krol Insurance • 502.875.3477 • 800.467.5765

Citizens Security Life Insurance Company • PO Box 436149 • Louisville, Kentucky 40253-6149
www.CitizensGroup.com

This is only a brief summary of the benefits of your dental plan. Please refer to your Certificate for a complete description of covered services and any limitations or exclusions that may apply.