



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



**FREEDOM GOLD  
RETIREE PLAN**

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

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

<b>Monthly Bank Draft Rates</b>			<b>Annual Pay Rates</b>		
Employee	Employee + One	Family	Employee	Employee + One	Family
\$ 28.57	\$ 53.77	\$ 84.72	\$ 325.87	\$ 613.21	\$ 966.12

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**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.