

Dental Insurance

Furmano's offers two dental plans through Lincoln Financial Group. They are PPO plans which allow you to use in-network or out-of-network benefits. If out-of-network dentists are used, you will be responsible to pay the difference between Lincoln Financial Group's allowed amount and what the dentist may charge, also known as "balance billing." The chart below provides a brief overview of the plan.

Lincoln Financial Group

1-800-423-2765

www.lincolnfinancial.com

Plan Year: April 1, 2025 – March 31, 2026

CORE PLAN

BUY-UP PLAN

IN-NETWORK		
DEDUCTIBLE		
Individual / Family	\$50 / \$150	\$50 / \$150
ANNUAL MAXIMUM		
Per covered person	\$1,000	\$1,000
PREVENTIVE CARE		
Oral Exams (once/6 months), Cleanings, X-Rays	Plan pays 100%	Plan pays 100%
BASIC PROCEDURES		
Simple Extractions and Fillings	Plan pays 80%	Plan pays 80%
MAJOR PROCEDURES		
Onlays, Crowns and Prosthodontics	Not Covered	Plan pays 50%
ORTHODONTIA		
Children (up to age 19)	Not Covered	Not Covered
DENTAL WAITING PERIOD		
This plan includes a 6-month waiting period for basic and major services if you do not enroll when it is first offered to you		
OUT-OF-NETWORK - Refer to Summary of Benefits and Coverage found at www.furmanosbenefits.com/legal		