

Vestis Charlotte Plan Benefits

(Descriptions of specific benefits may vary by state.)

Plan Summary	In-Network	Out-of-Network
Coverage		
Deductible	\$50 Annual; Max 3 per family	\$50 Annual; Max 3 per family
Deductible waived for A services	Waived	Waived
Calendar Year	\$1000	\$1000
Class A - Preventive	100%	100%
Class B - Basic Restorative	80%	80%
Class C - Major Restorative	50%	50%
Class D - Orthodontia	0%	0%
Network Negotiated Fee	Negotiated Fee	90th Percentile
Orthodontia	Not Covered	Not Covered
Orthodontia Maximum	\$0	\$0
Benefits	Schedule	Frequency
Cleanings (Prophylaxis)	Class A	2 per calendar year
Exams	Class A	2 per calendar year
Fluoride treatments	Class A	1 per 12 months, under age 16
Sealants	Class B	1 per 36-months/1 per 3 years, under age 16
Space Maintainers	Class B	Maximum of 1 each tooth per 24 months, under age 16
Emergency Palliative Treatment	Class B	
Oral Cancer Screening	N/C	
Occlusal Guards	N/C	
Radiographs - Intraoral (Periapical/Occlusal)	Class A	1 per 12-months
Radiographs Full Mouth	Class A	1 per 36-months
Restorations (Amalgams & Anterior Resin)	Class B	Under age 19, replacing existing only if in place for 12 months. Age 19 and over, replace existing only if in place for 36 months.
Restorations (Posterior Resin)	Class B	Under age 19, replacing existing only if in place for 12 months. Age 19 and over, replace existing only if in place for 36 months.
Simple Extractions (Extraction, erupted tooth or exposed root)	Class B	
Surgical Extractions	Class C	
Oral Surgery	Class C	
Endodontics - Root Canal	Class B	One per tooth
Periodontal Maintenance	Class B	
Periodontal Scaling & Root Planing	Class B	
Periodontal Surgical Extractions	Class C	1 per quadrant per 24 months
Inlays	Class C	1 per tooth in 5 calendar years
Onlays	Class C	1 per tooth in 5 calendar years
Crowns	Class C	1 per tooth in 5 calendar years

Crown Repairs	Class C	6 months must have passed since initial placement
Bridges	Class C	1 per tooth in 5 calendar years
Bridge Repairs	Class C	6 months must have passed since initial placement
Dentures	Class C	1 per tooth in 5 calendar years
Denture Repairs	Class C	6 months must have passed since initial placement
Implants	Class C	Covered under Base Plan Maximum
Temporomandibular Joint Disorder	N/C	Not Covered
Anesthesia	Class C	
Orthodontic Coverage	N/C	

Vestis Charlotte Premium Effective 11/1/2023

Premiums

Members/Coverage		Monthly Rate	Weekly Rate
Employee		\$30.71	\$7.09
Employee & Spouse		\$62.13	\$14.34
Employee & Dependent Child(ren)		\$64.82	\$14.96
Employee & Family		\$99.15	\$22.88