

Dental Insurance

Bearing & Drive Solutions offers two dental plans through Equitable. They are PPO plans. The plan allows 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 Equitable's allowed amount and what the dentist may charge, also known as "balance billing." The chart below provides a brief overview of the plan.

Equitable

1-866-274-9887

www.equitable.com

Plan Year: March 1, 2025 – February 28, 2026	LOW OPTION	HIGH OPTION
IN-NETWORK OR OUT-OF-NETWORK		
DEDUCTIBLE		
Individual / Family	\$75 / \$225	\$75 / \$225
ANNUAL MAXIMUM		
Per covered person	\$1,500	\$1,500
PREVENTIVE CARE		
Oral Exams, Cleanings, X-Rays, Fluoride, Sealants	\$0	\$0
BASIC PROCEDURES		
Fillings, Root Canals, Oral Surgery, Periodontics	You pay 20% after deductible	You pay 20% after deductible
MAJOR PROCEDURES		
Crowns, Inlays, Onlays, Implants, Bridges, Dentures	Not covered	You pay 50% after deductible
ORTHODONTIA		
Up to age 19	Not covered	50%; Up to a lifetime maximum of \$1,500
BI-WEEKLY COST FOR DENTAL		
Employee Only	\$7.00	\$11.00
Employee + Spouse	\$14.00	\$25.00
Employee + Child(ren)	\$15.00	\$28.00
Employee + Family	\$20.00	\$37.00