

# U.S. Benefits Overview Notes

## *Agilent Dental Plan*

- The Agilent Dental Plan covers a broad range of services (see table below)
- The Delta Dental Plan offered by Agilent is the Delta Preferred Option.
- If you go to dentists outside the Delta Preferred Option, your benefits are considered “Out-of-Network” and your level of coverage will be lower (see table below).
- You pay an **annual deductible** for most services before your plan begins paying for benefits
  - Exception: Preventive care is covered at 100% with no deductible
- The dental plan pays an annual maximum benefit for each enrolled person (see table below)

### Dental Benefits, Deductibles and Annual Maximums

Types of Benefits		
<b>2009 Employee Monthly Premiums (The amount you will pay each month):</b>		
Individual		\$12
Employee plus 1 Dependent		\$32
Employee plus Family		\$42
	Delta Preferred Option (DPO)	Non-Delta Preferred Option
Annual Deductibles	\$25 per person \$75 per family	\$50 per person \$150 per family
Annual Maximum	\$2,000 per person	\$1,750 per person
<b>Diagnostic &amp; Preventive services:</b> oral examinations, cleanings, x-rays, fluoride treatment, space maintainers, specialist consultations	100% No deductible	90% No deductible
<b>Basic treatment:</b> oral surgery (extractions), tissue removal (biopsy), restorative treatment, fillings, periodontal (gum) treatment, root canals, sealants, occlusal guards, night guards	80%*	80%*
<b>Crowns, jackets and caps</b>	60%*	50%*
<b>Prosthodontics:</b> bridges, partial dentures, full dentures	50%*	50%*
<b>Dental implants</b> (lifetime max: \$1,500 per person)	50%*	50%*
<b>Orthodontics</b> (lifetime max: \$1,500 per person)	50%	50%

\*Benefits are paid after annual deductible is satisfied.