

GOLDEN WEST DENTAL & VISION COSMETIC/*ELECTIVE BENEFIT RIDER

Exhibit B

Summary of Principal Benefits and Coverages Copayment Schedule

Applicable for services deemed cosmetic or elective by your Dentist as indicated by his/her diagnosis and subject to the following copayments. All services must be performed by a Golden West Dentist who is accepting the cosmetic/elective rider. If your dentist is not accepting the rider, you will need to select a new dentist who does accept the rider.

Procedure	Member Pays	Usual Fee
Tooth Colored Filling		
1 surface	\$ 65.00	\$100.00
2 surfaces	\$ 85.00	\$191.00
3 surfaces	\$105.00	\$185.00
Tooth Whitening System (Per Arch)	\$ 90.00	\$150.00
Veneers (Labial, Lab)**	\$330.00	\$875.00
Rebonding Veneers**	\$ 35.00	\$ 85.00
Inlay**	\$240.00	\$730.00
Onlay** (in addition to inlay)	\$165.00	\$300.00
Elective Porcelain Fused to Metal Crown on Molars**	\$390.00	\$700.00
Soft Night Guards**	\$150.00	\$275.00
Kiddie Bridge**	\$180.00	\$300.00
Elective Fixed Bridgework		
Porcelain fused to metal abutment crown**	\$390.00	\$700.00
3/4 Cast metal abutment crown**	\$360.00	\$635.00
Porcelain fused to metal pontic**	\$360.00	\$750.00
Base metal pontic**	\$360.00	\$700.00

*All elective procedures are based upon dental necessity, attending dentist's professional opinion and the applicable limitations and exclusions of the program.
**Plus actual dental lab fee including cost of gold if elected.

COSMETIC/ELECTIVE BENEFIT RIDER DEFINITIONS

Posterior: Refers to the teeth toward the back of the mouth including pre-molars, molars and 1st and 2nd bicuspid.

Arch: Refers to the upper and lower portions of the mouth.

Veneers: A layer of tooth colored material usually, but not limited to, composite, porcelain, ceramic or acrylic resin attached to the surface by direct fusion, cementation or mechanical retention.

Labial: Pertains to the front teeth closest to the lips.

Inlay/Onlay: A restoration made from a mold which is then processed by a laboratory. An onlay is performed in addition to an inlay.

Soft Night Guard: Appliance used to prevent tooth damage caused by grinding the teeth.

Kiddie Bridge: A temporary space maintainer with cosmetic teeth used to prevent tooth movement prior to permanent tooth entry.

Pontic: False tooth.