



XAVIER UNIVERSITY

VOLUNTARY PLAN

DESCRIPTION OF BENEFITS

Individual Maximum per
Calendar Year.....\$1,000

**\$50 Annual Individual Deductible
\$150 Annual Family Deductible
on Basic and Major Benefits only**

Percentage Paid by Dental Care Plus

Preventive Benefits.....100%

Basic Benefits.....60%

Major Benefits.....40%

Orthodontic Benefits.....50%

+ \$500 Individual Lifetime Maximum

+ Limited to eligible dependents under 19 years of age

A complete description of benefits, limitations and exclusions are available in the Individual Certificate. Members must receive services from a Dental Care Plus dentist.

Monthly Employee Rates

Single - \$24.84

Double - \$47.82

Family - \$84.26

These rates are effective 1/1/09 – 12/31/09.