

2026 Dental *LOW PLAN* Benefit Highlights – Takasago International

Your Nippon Life America Dental Plan features **The Aetna Dental Administrators (ADA)**. Dental providers who are members of this network offer their services at a discounted rate to employees who are enrolled in this program. Deductible and coinsurance levels are the same whether or not your dentist participates in the network. However, the discounted charges made by the participating dentists result in savings to you in the form of reduced out-of-pocket expenses.

Plan Features at a Glance

Calendar Year Deductible	Basic and Major Services: \$50 Individual and \$150 Family. No deductible for Preventive and Diagnostic Services.
Calendar Year Maximum Benefits	\$2,000 per covered person
Who is Eligible	Employee, spouse and dependent children less than 26 years of age.
Pre-Treatment Notification to Nippon Life Benefits	When non-emergency services are expected to be more than \$300

Preventive & Diagnostic

100% Coinsurance

Routine examination and teeth cleaning (once in 6 months)	Sealants (molar tooth) under age 16 (once in 36 months)
X-Rays	Space maintainers under age 16

Basic Services

85% Coinsurance

Fillings	Scaling/Root planning (once in 24 months)
Periodontic services	Anesthesia
Endodontic services	Oral surgery, including tooth extractions
Stainless Steel Crowns	Emergency Exams

Major Services

50% Coinsurance

Fixed bridges, as well as complete or partial dentures	Installation of fixed bridges as well as complete or partial dentures
Inlays, onlays, crowns and bridgework	Periodontic surgery
Repairs, restoration or recementing, of bridges or crowns, dentures, inlays or onlays	Relining or rebasing complete or partial dentures

Orthodontics (Children)

50% Coinsurance

Lifetime Max - \$1000

Annual Open Enrollment Period

An Annual Open Enrollment Period will be available for any Member who failed to enroll during the first period in which he or she was eligible to enroll or during any previous Annual Open Enrollment Period. If a Late Entrant requests insurance other than during an Annual Open Enrollment Period the effective date of the insurance for the Late Entrant will be the day immediately following completion of the Annual Open Enrollment Period. Benefit Waiting Period provisions will not apply if the Member requests Member or Dependent insurance during the Annual Open Enrollment Period.

This is for a reference tool only. Kindly refer to your plan summary booklets for verification and additional plan details. To locate an ADA provider, you may access the ADA website at www.nipponlifebenefits.com or call 1-800-374-1835.