

Guardian/First Commonwealth (DHMO) Plan	
Features	Coverage What the Plan Pays
Annual Deductible	None
Preventive & Diagnostic Bi-annual oral examination including full mouth and bite-wing x-rays, teeth cleaning and, for patients under age 19, topical fluoride application)	100%
Basic Services Extractions, dental surgery, space maintainers, treatment of gum disease, general anesthesia required in relation to dental surgery, endodontic and periodontal treatment)	85%
Major Services Crowns, fixed bridge restorations, implants, removable partial or complete dentures, and repairs to existing dentures. Select Cosmetic Services are covered at 50%.	65%
Annual Maximum Benefit Per Person	None
Orthodontic Lifetime Benefit for Children and Adults	\$1,000 savings off prevailing orthodontia fee

University-Paid Basic Life Insurance Benefits

You are eligible for University-paid Basic Life Insurance if you are Loyola University Chicago faculty (1.0 and higher) or staff (.53 and higher). If you are eligible, the University automatically provides you with Basic Term Life Insurance equal to one-and-one-half (1½) times your annual salary up to \$500,000. The University pays the entire cost of this coverage and your life insurance policies are administered through Reliance Standard Insurance.

If your Basic Life Insurance benefit exceeds \$50,000, the premium that the University pays for coverage over \$50,000 is considered imputed income, as mandated by the IRS. Imputed income is subject to federal income and Social Security (FICA) taxes. The taxable amount is included in your W-2 and is calculated using an IRS age-based table. If you wish to limit your life insurance coverage to a \$50,000 maximum, you will not be subject to the excess tax. To do this, you must complete a waiver form obtained from the Human Resources office.

However, please understand that if you elect to limit your life insurance to \$50,000 and later wish to reinstate your coverage amount to the original 1½ times your salary, or increase any other life insurance coverage, you will need to complete an Evidence of Insurability form, which may include a physician’s certification of good health (See *Evidence of Insurability* on page 35).

Beneficiaries for your Basic Life must be the same for Supplemental Life and Accidental Death and Dismemberment. For more information, please contact the Human Resources office.