



Dental Plan Benefits For Employees Of  
**COMMONWEALTH OF KENTUCKY**



**FREEDOM GOLD**

Rates Effective: January 1, 2025 through December 31, 2025  
12 Month Benefit Period

<b>Benefit Overview</b>	
<b>Deductible</b> (Calendar Year)	<b>\$50.00 Individual</b> <b>\$150.00 Family</b>
<b>Diagnostic &amp; Preventative Services</b>  Oral Exams Bitewing X-Rays Cleanings *Topical Fluoride *Sealants *Space Maintainers  <small>* Coverage available for dependent children under the age of 16.</small>	No Deductible No Waiting Period  <b>100%</b>
<b>Basic Services</b>  Simple Restorative Bridge, Denture Repair Full Mouth X-Rays Emergency Care Treatment Simple Tooth Extractions	Subject to Deductible 6 Month Waiting Period for New Enrollees Without Prior Credible Coverage  <b>80%</b>
<b>Major Restorative</b>  Inlays, Onlays Crowns Bridges/ Dentures Surgical Extractions Oral Surgery Anesthesia Endodontics Periodontics	Subject to Deductible 12 Month Waiting Period for New Enrollees Without Prior Credible Coverage  <b>50%</b>
<b>Annual Maximum</b>	<b>\$1,000</b>
<b>Orthodontia Services</b>  Limited to dependent children under age 19	No Deductible 12 Month Waiting Period for New Enrollees Enrollees <b>50%</b> Lifetime Maximum \$1,000

<b>Monthly Rates</b>		
Employee	Employee + One	Family
\$ 34.25	\$ 64.52	\$ 101.52

Dennis Krol Insurance • 502.875.3477 • 800.467.5765  
 Citizens Security Life Insurance Company • PO Box 436149 • Louisville, Kentucky 40253-6149  
[www.CitizensGroup.com](http://www.CitizensGroup.com)

This is only a brief summary of the benefits of your dental plan. Please refer to your Certificate for a complete description of covered services and any limitations or exclusions that may apply.