DELTA DENTAL

# Dental benefits summary

| The Principia – Low Plan | Delta Dental PPO™ Network | Delta Dental Premier® Network | Out-of-Network |
|---|---|---|---|
| | Based on applicable PPO Maximum Plan Allowance - No balance billing | Based on applicable Premier Maximum Plan Allowance - No balance billing | Based on applicable Maximum Plan Allowance for Out-of-Network dentist - Balance billing is possible |
| **Preventive services**<br>• Oral Examinations, twice in any benefit period<br>• Prophylaxis (cleanings), four in any benefit period<br>• Sealants for dependent children under age 16, once in 5 years<br>• Space maintainers for dependent children under age 19, once in 3 years<br>• Topical fluoride treatments for dependent children under age 16, twice in any benefit period | **100%** | **80%** | **80%** |
| **Basic services**<br>• Bitewing x-rays, one set per benefit period<br>• Composite fillings covered on all teeth<br>• Emergency palliative treatment<br>• Fillings<br>• Full mouth x-rays, once in any 36 month period<br>• Periapical x-rays, as required<br>• Simple extractions | **80%** | **70%** | **70%** |
| **Major services**<br>• Bridge repairs & recement<br>• Bridges, once in 7 years<br>• Crown repairs & recement<br>• Crowns, Inlays, Onlays, once in 7 years<br>• Denture repairs & adjustments<br>• Dentures, once in 7 years<br>• Endodontics<br>• General Anesthesia<br>• Implants, as well as bone grafts, are a covered benefit. Limited to once in 7 years.<br>• Non-Surgical Periodontics<br>• Oral surgery<br>• Periodontal maintenance, four in any benefit period (subject to your prophylaxis frequency limitation)<br>• Stainless steel crowns, once in 7 years<br>• Surgical extraction of impacted teeth<br>• Surgical extractions<br>• Surgical Periodontics | **50%** | **50%** | **50%** |
| **Orthodontia**<br>• Not covered | **N/A** | **N/A** | **N/A** |
| **Calendar year deductible**<br>(Applied to Basic and Major services) | **$50 individual<br>3X family** | **$100 individual<br>3X family** | **$100 individual<br>3X family** |
| **Annual maximum** (Applied to Preventive, Basic and Major services) | **$1,000** | **$1,000** | **$1,000** |

**Dependent age limit:** 26

**Added features included**

- MAX*Advantage*

This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions. Orthodontic treatment in progress may be covered. Benefits provided by the prior carrier will be subtracted from the lifetime maximum available from Delta Dental.

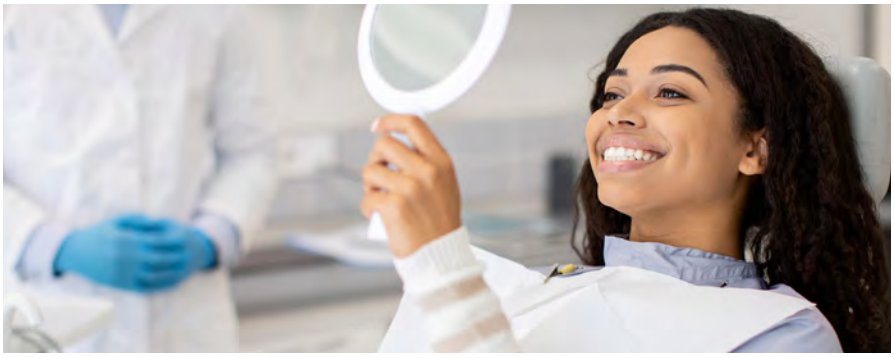
DELTA DENTAL®

# Delta Dental MAX*Advantage*℠ benefit option

**Delta Dental's MAX*Advantage*℠** dental benefit option allows groups and their participants to receive most preventive and diagnostic services without reducing their plan year maximum benefit amount. This means they can maintain their preventive dental care routine while saving their annual maximum for other dental services they may need throughout the year.

## What services are included and do not count toward the plan year maximum benefit amount?

- ✓ Routine and comprehensive dental exams, as well as periodontal exams
- ✓ X-rays, including complete series, periapical, intraoral, extraoral, bitewings and panoramic films
- ✓ Cleanings, including perio-maintenance cleanings
- ✓ Fluoride and fluoride varnishes



### Example

(2 exams, x-rays, 2 cleanings)
$1,000 annual maximum
100% coverage for routine care

Delta Dental pays: $300
Member pays: $0

Benefits remaining for other dental services:

| With MAX*Advantage*℠ | Without MAX*Advantage*℠ |
|---|---|
| **$1,000** | **$700** |

DELTA DENTAL®

# Save $ with a Delta Dental PPO™ dentist

Although the Delta Dental PPO™ plan allows you the freedom to visit any licensed dentist, you'll save more on your out-of-pocket costs when you visit a Delta Dental PPO™ dentist. The Delta Dental Premier® network also provides cost-saving features and is the next best option when you can't find a Delta Dental PPO™ dentist. The dentist you choose could affect your cost.

## Most potential savings with Delta Dental PPO™ dentists

- When you visit your dentist, you should ask specifically if he or she is a contracted Delta Dental PPO™ dentist.
- Delta Dental PPO™ dentists agree to accept Delta Dental PPO™ contracted fees.
- You'll usually pay less when you visit a Delta Dental PPO™ dentist.

## Find a Delta Dental PPO™ dentist

To find a current listing of Delta Dental PPO™ dentist locations:

- Visit DeltaDentalMO.com, select "Find a Provider" and click "Find a Dentist."
- Select "Delta Dental PPO" as your plan network.

## Some savings with Delta Dental Premier® dentists

Premier dentists' contracted fees are usually slightly higher than those of Delta Dental PPO™ dentists.

Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with an out-of-network dentist.

## No savings with out-of-network dentists

Out-of-network dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a out-of-network dentist.

You are responsible for the difference between what Delta Dental pays and the dentist's fee.

DELTA DENTAL®

# 24/7 online access to benefits and service



## Register today

Visit **members.deltadentalmo.com** to receive electronic delivery of your benefit information. Once registered, log in to your account online or with the Delta Dental Mobile App.

### You have access to important plan information

- Review and print your dental plan's coverage levels, deductibles, maximums, age limits and limitations
- Verify your eligibility
- Request or download a claim form
- Email or download and print an ID card
- View your Explanation of Benefits (EOB)
- Get answers to frequently asked questions

### Log in to view your benefits

members.deltadentalmo.com

### Find a Delta Dental participating dentist

https://members.deltadentalmo.com/find-dentist

### Call or email customer service

We are here to help every Monday through Friday from 7 am to 5 pm CT.
800-335-8266 or service@deltadentalmo.com

## Download Delta Dental Mobile App

Your dental health is important to Delta Dental – and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are!

- **Mobile ID card:** No need for a paper card. View and share your ID card from your phone.
- **Find a dentist:** Search and compare dental offices to find one that suits your needs.
- **Dental care cost estimator:** Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area.
- **Save your preferred dentist for quick access:** Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.



**Delta Dental of Missouri** 800-335-8266 DeltaDentalMO.com @DeltaDentalMO /DeltaDentalMO

*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what dental benefits your plan will cover, or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your dental care costs, please consult your dentist or your Delta Dental.

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DELTA DENTAL® DeltaVision®

# 4 ways to make the most of your dental and vision coverage

| | | |
|---|---|---|
| DeltaDentalMO.com/ Members | **1** **Register for your online member accounts to access your benefits anytime and anywhere** | DeltaVisionMO.com/ Members/Register |
| DeltaDentalMO.com/ Members/Find-A-Dentist | **2** **Find care near work or home** | eyedoclocator. eyemedvisioncare.com/ deltavisionmo/en |
| DeltaDentalMO.com/ Members/Cost-Estimator | **3** **Estimate costs before your visit** | Log in to your registered account at DeltaVisionMO.com/Vision and click "**my benefits**", then click the "**estimate costs**" tab |
| **Dental support** Call **800-335-8266** Email **service@ DeltaDentalMO.com** | **4** **Use it — don't lose it!** Schedule your dentist and eye doctor appointments early to be sure you get in | **Vision support** Call **877-226-1412** |

**We are here to help!**

**Delta Dental of Missouri** DeltaDentalMO.com @DeltaDentalMO /DeltaDentalMO

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