

# Individual Dental Plans

Get affordable certified essential health benefit dental coverage from the nation's leading and most experienced dental benefits administrator.



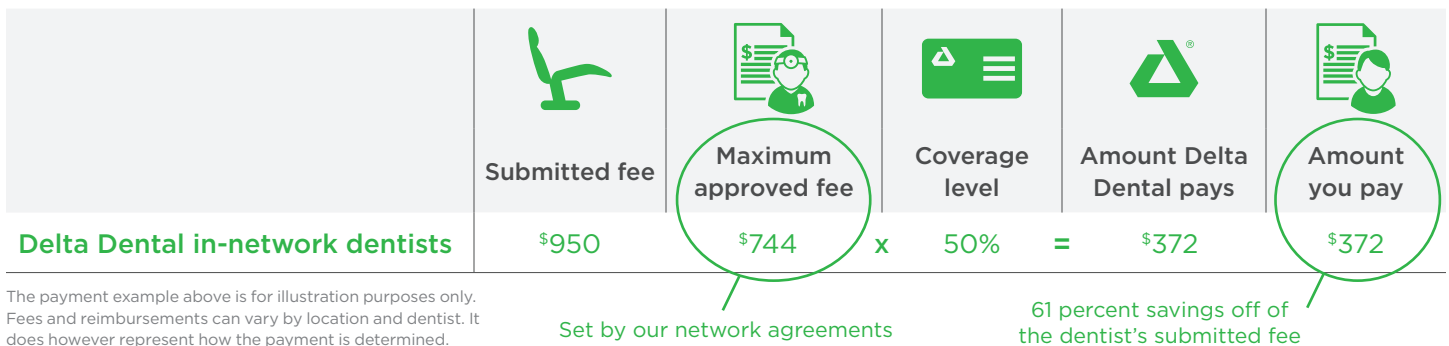
## Good health starts with a healthy smile

A healthy smile is important—not only to your oral health, but for your overall health, too. In fact, your dentist can detect more than 120 signs and symptoms of nondental disease—including cancer, diabetes, heart disease, kidney disease and osteoporosis—during a routine oral exam.<sup>1</sup>

Having dental coverage helps you get the care you need to stay healthy. It can also help keep your overall health care costs down. That's why we are pleased to offer you quality dental benefits. After all, good health starts with a healthy smile!

## Save on the care you need

For example: A dentist may submit a \$950 charge for a crown. With dental coverage, the in-network dentist accepts a reduced fee of \$744. That's an immediate savings of \$206! Furthermore, having Delta Dental coverage means Delta Dental pays a percentage from the already reduced fee. You can see how the advantages of having dental coverage can add up quickly!



## Delta Dental offers the dental benefits you need at an affordable price

- **Diagnostic and preventive care**—No waiting periods or deductibles.
- **Annual maximum**—\$1,000 annual maximum per covered person per benefit year on the High Plan; \$750 annual maximum per covered person per benefit year on the Low Plan.
  - No annual maximum limit on pediatric EHB.
- **Low deductible**—See the Summary of Benefits for details.
  - Deductible only applies to basic and major services.
- **Exceptional customer service**—Specialized representatives are available to assist you at 800-971-4108.
- **Secure online access 24/7**—Delta Dental's secure online Individual Account Manager is a fast, secure way to locate participating dentists, review your claims, access benefit information and more.

## Save money by staying in network with our nationwide network of dentists

As a Delta Dental member, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

**Delta Dental PPO™** network dentists offer significant fee reductions to Delta Dental members. This minimizes your out-of-pocket costs and maximizes your dental benefits.

You may also choose a dentist from the **Delta Dental Premier®** network. Fee savings with Delta Dental Premier are not as great as with our PPO network, but Delta Dental Premier offers many advantages over visiting nonparticipating dentists.

The table below illustrates some of the advantages of choosing an in-network dentist.

	Delta Dental PPO and Delta Dental Premier	Nonparticipating
<b>Claims and payments</b>	Delta Dental participating dentists fill out and submit claim forms for you. Claim payments are sent directly to the dentist. Staying in network makes claims and payment hassle-free!	You may have to fill out and submit your own claim forms. Claim payments will be sent to you. Because of this, the dentist may require you to pay the full cost of treatment up front.
<b>Network discounts</b>	Delta Dental participating dentists agree to reduced fees, minimizing your out-of-pocket costs.	No limits on what the dentist may charge. If the dentist's normal charge is higher than Delta Dental's maximum approved fee, the dentist can pass the balance on to you.



Start smiling brighter today with Delta Dental!



We do dental. *Better.*

# EHB Certified Low Plan

## Pediatric Essential Health Benefits (EHB) included in plan

For individuals age 18 and under

Delta Dental PPO (Standard)	IN NETWORK		OUT OF NETWORK	WAITING PERIODS
	Delta Dental PPO™ dentist	Delta Dental Premier® dentist	Nonparticipating dentist	
	Plan pays	Plan pays	Plan pays	
<b>DIAGNOSTIC AND PREVENTIVE SERVICES</b>				
Diagnostic and preventive services—exams, cleanings, fluoride and space maintainers	100%	80%	80%	None
Emergency palliative treatment—to temporarily relieve pain	100%	80%	80%	None
Radiographs—X-rays	100%	80%	80%	None
Sealants—to prevent decay of permanent teeth	100%	80%	80%	None
<b>BASIC SERVICES</b>				
Minor restorative services—fillings and crown repair	50%	50%	50%	None
Oral surgery services—extractions and dental surgery	50%	50%	50%	None
Endodontic services—root canals	50%	50%	50%	None
Periodontic services—to treat gum disease	50%	50%	50%	None
Relines and repairs—prosthetic appliances	50%	50%	50%	None
Other basic services—miscellaneous services	50%	50%	50%	None
<b>MAJOR SERVICES</b>				
Prosthodontic services—bridges, dentures and crowns over implants	50%	50%	50%	None
Major restorative services—crowns	50%	50%	50%	None
<b>ORTHODONTIC SERVICES</b>				
Orthodontic services—medically necessary	50%	50%	50%	None





# EHB Certified Low Plan

## Non-EHB covered services included in plan

For individuals 19 years of age or older, or individuals age 18 and under seeking non-EHB covered services

Delta Dental PPO (Standard)	IN NETWORK		OUT OF NETWORK	WAITING PERIODS
	Delta Dental PPO™ dentist	Delta Dental Premier® dentist	Nonparticipating dentist	
	Plan pays	Plan pays	Plan pays	
<b>DIAGNOSTIC AND PREVENTIVE SERVICES</b>				
Diagnostic and preventive services—exams, cleanings, fluoride and space maintainers	100%	80%	80%	None
Brush biopsy—to detect oral cancer	100%	80%	80%	None
Emergency palliative treatment—to temporarily relieve pain	100%	80%	80%	None
Radiographs—X-rays	100%	80%	80%	None
<b>BASIC SERVICES</b>				
Minor restorative services—fillings and crown repair	50%	50%	50%	6 months
Endodontic services—root canals	50%	50%	50%	6 months
Periodontic services—to treat gum disease	50%	50%	50%	6 months
Oral surgery services—extractions and dental surgery	50%	50%	50%	6 months
Periodontal maintenance—cleanings following periodontal therapy	50%	50%	50%	6 months
Relines and repairs—prosthetic appliances	50%	50%	50%	6 months
Other basic services—miscellaneous services	50%	50%	50%	6 months
<b>MAJOR SERVICES</b>				
Major restorative services—crowns	50%	50%	50%	12 months
TMD treatment—treatment of the disorder of the temporomandibular joint, including related films	50%	50%	50%	12 months
Prosthodontic services—bridges, dentures and crowns over implants	50%	50%	50%	12 months



### Stay in network and save!

You can go to any licensed dentist, but you generally will save money if you go to a dentist who participates in one of our two networks—Delta Dental PPO or Delta Dental Premier. That’s because Delta Dental has established maximum approved fees for nearly all dental services, and participating dentists agree to accept the maximum approved fee as full payment for those services. If the dentist’s fee is higher than Delta Dental’s, he or she cannot charge you the difference. This means you are responsible only for your copayments and deductibles, if any, when you visit a Delta Dental participating dentist.



### What if I go to a nonparticipating dentist?

If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you will still be covered, but you may have to pay more. The percentages shown above indicate the portion of Delta Dental’s PPO dentist fee that will be paid for those services. This amount may be less than what the dentist charges and you are responsible for the difference. We will pay you directly and you will be responsible for paying the dentist whatever he or she charges. You may also have to submit your own claims.

## EHB covered services

EHB covered services include covered services to individuals age 18 and under that are considered Essential Health Benefits as defined by the Patient Protection and Affordable Care Act.

### In-network annual out-of-pocket maximum for EHB covered services

An annual out-of-pocket maximum is the maximum amount that you or an eligible person will pay for EHB covered services throughout a benefit year. The in-network annual out-of-pocket maximum for EHB covered services shall be \$375 per benefit year if this policy covers one eligible person age 18 and under, or \$750 per benefit year if this policy covers two or more eligible persons age 18 and under. Any coinsurance, copayments, deductibles or other out-of-pocket expenses paid by an eligible person for in-network EHB covered services shall count toward that in-network annual out-of-pocket maximum. The in-network annual out-of-pocket maximum will not include any amounts paid for the following: (i) premiums; (ii) non-covered services; (iii) out-of-network dentists; (iv) coinsurance, copayments, deductibles or other out-of-pocket expenses for services other than EHB covered services; or (v) coinsurance, copayments, deductibles or other out-of-pocket expenses for EHB covered services provided to individuals 19 years of age and older. Once your applicable in-network annual out-of-pocket maximum is reached for the benefit year, all in-network EHB covered services provided to an eligible person will be covered at 100 percent of the maximum approved fee.

### Out-of-network annual out-of-pocket maximum for EHB covered services

There is no annual out-of-pocket maximum for out-of-network EHB covered services. Eligible persons will be responsible for all copayments, deductibles and other out-of-pocket expenses associated with all out-of-network EHB covered services provided to eligible persons throughout the benefit year.

### Deductible for EHB covered services

The deductible is \$50 per individual per benefit year, limited to a maximum deductible of \$150 per family per benefit year. The deductible does not apply to exams, cleanings, fluoride, space maintainers, emergency palliative treatment, sealants and orthodontics.

### Annual and lifetime maximum for EHB covered services

There are no annual or lifetime maximum payments for EHB covered services under this policy.

### Payment for orthodontic services (when medically necessary)

When orthodontic treatment begins, your dentist will submit a payment to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon payment plan, Delta Dental will make an initial payment to you or your participating dentist equal to 30 percent of Delta Dental's

copayment of the maximum approved fee for orthodontic services. Delta Dental will make additional payments as follows: Delta Dental will pay 50 percent of the per-month fee charged by your dentist based on the agreed upon payment plan provided by your dentist to Delta Dental.

### Waiting period for EHB covered services

There are no waiting periods for eligible persons age 18 and under seeking EHB covered services.

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## Non-EHB covered services

Non-EHB covered services include all covered services that are not Essential Health Benefits as defined by the Patient Protection and Affordable Care Act.

### Maximum payment for non-EHB covered services

\$750 per person total per calendar year on all non-EHB covered services. \$300 per person total per lifetime maximum for TMD treatment.

### Annual out-of-pocket maximum payment for non-EHB covered services

An annual out-of-pocket maximum is the maximum amount that you or your eligible dependent will pay for covered services throughout a benefit year. There is no annual out-of-pocket maximum payment for non-EHB covered services. You will be responsible for all copayments, deductibles and other out-of-pocket expenses associated with all non-EHB covered services provided to you or your eligible dependent throughout the benefit year.

### Deductible for non-EHB covered services

The deductible per individual per benefit year is \$50, limited to a maximum deductible of \$150 per family per benefit year. The deductible does not apply to diagnostic and preventive services, brush biopsy, emergency palliative treatment and X-rays.

### Waiting period for non-EHB covered services

Individuals 19 years of age or older, or individuals age 18 and under seeking non-EHB covered services, will be eligible for coverage for diagnostic and preventive, basic and major services in accordance with the applicable waiting periods set forth in the covered services chart above, measured from your or their date of coverage under this policy.

Eligible dependents enrolled after your date of enrollment will have their own waiting periods in accordance with the above.

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**NOTE:** The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy.

**EXCLUSIONS:** Charges or treatment for correction of congenital or developmental malformations or dentistry for aesthetic reasons; cosmetic surgery (including repairs to facings posterior to second bicuspid); treatment by anyone other than a licensed dentist or dental hygienist; veneers; prefabricated crowns as final restoration on permanent teeth and paste-type root canal fillings on permanent teeth; appliances, procedures and restorations for increasing vertical dimension, occlusion, tooth structure loss due to attrition, abrasion or erosion, or for periodontal splinting; lost, missing or stolen appliances; services not in the policy.

**LIMITATIONS:** Coverage for services may be limited based on the age of the person receiving services; coverage for certain services may be limited to maximum number of occurrences during a specified time period (such as two times per year or one time every three years); coverage for general anesthesia and/or intravenous sedation, sealants, prosthodontics (implants), orthodontic services, space maintainers and temporomandibular disorders (TMD) is limited.