

## Delta Dental PPO Plus Premier™ 1000 Standard Plan Summary of Benefits

| Calendar-year Deductible \$50 Individual \$150 Family |  | Applies to Basic & Major services only |  |
|---|--|--|--|
| Calendar-year Maximum \$1,000                         |  | Per individual                         |  |
| Prevention First/RS4K® Not included                   |  |  |  |

|  | Delta Dental<br>PPO™<br>Dentist | Delta Dental<br>Premier®<br>Dentist | Non-<br>Participating<br>Dentist | Benefit Limitations  |  |
|--|---------------------------------|-------------------------------------|----------------------------------|--|--|
| Diagnostic & Preventive Services         |                                 |                                     |                                  |  |  |
| Oral exams & cleanings                   | 100%                            | 80%                                 | 80%                              | 2 per calendar year  |  |
| Limited oral evaluation: problem focused | 100%                            | 80%                                 | 80%                              | 2 per calendar year (in addition to oral exam)   |  |
| Screenings                               | 100%                            | 80%                                 | 80%                              | 2 per calendar year (in addition to oral exam)   |  |
| Sealants                                 | 100%                            | 80%                                 | 80%                              | 1 per tooth (permanent posterior molars) in any 3-year period through age 14   |  |
| Bitewing X-rays                          | 100%                            | 80%                                 | 80%                              | 1 set (any # of films) per calendar year (includes vertical bitewing X-ray)  |  |
| Full-mouth X-rays                        | 100%                            | 80%                                 | 80%                              | 1 per 5 years unless documentation of special need; full-mouth or panoramic X-ray covered  |  |
| Fluoride                                 | 100%                            | 80%                                 | 80%                              | 1 per calendar year through age 14   |  |
| Space maintainers                        | 100%                            | 80%                                 | 80%                              | 1 per quadrant per lifetime (to include unilateral or<br>bilateral) to maintain space for eruption of permanent<br>posterior teeth through age 19                |  |
| Basic Services                           |                                 |                                     |                                  |  |  |
| Fillings                                 | 80%                             | 80%                                 | 80%                              | Posterior composites: 1 per tooth and surface per 5 years; covered up to the cost of an amalgam filling  |  |
| Major Services                           |                                 |                                     |                                  |  |  |
| Denture repair/reline                    | 50%                             | 50%                                 | 50%                              | 1 per 3 years per appliance  |  |
| Crowns, implants                         | 50%                             | 50%                                 | 50%                              | Crowns: 1 per 10 years; not a benefit under age 12 Implants: Not covered   |  |
| Dentures, bridges                        | 50%                             | 50%                                 | 50%                              | 1 per 10 years; not a benefit under age 16   |  |
| Oral surgery                             | 50%                             | 50%                                 | 50%                              |  |  |
| Endodontics/<br>periodontics             | 50%                             | 50%                                 | 50%                              | Periodontal cleanings: 2 maintenance cleanings per year (not to exceed 2 cleanings per year)   |  |
| Anesthesia Services                      | 50%                             | 50%                                 | 50%                              | General IV sedation or analgesia (nitrous oxide): Up to<br>1 hour covered with endodontics, periodontal surgery,<br>surgical implant placement, and oral surgery |  |
| Orthodontic Services not included        |                                 |                                     |                                  |  |  |

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed provider, but you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider. **PPO Provider** — Payment is based on the PPO provider's allowable fee, or the actual fee charged, whichever is less. **Premier Provider** — Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less. **Non-Participating Provider** — Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the nonparticipating MPA and the full fee charged by the provider (balance-billing).

Open enrollment applies. Members may add coverage once a year.

This is a brief description of the services covered under the dental plan. Please refer to the Benefit Booklet for full plan details. If differences exist between this summary and the Benefit Booklet, the Benefit Booklet will govern.