

YOUR DENTAL BENEFITS

The summary below does not cover all plan details. Further information can be found in the dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

	Delta Dental PPO,™ Delta Dental Premier® or Out-of-Network
Individual Annual Maximum	\$1,000
Deductible - Individual / Family	\$50 / \$150
Diagnostic & Preventive Exams, Cleanings, Bitewing X-rays (2x per year) Fluoride (2x per year for dependent children up to age 19) Full-mouth X-rays (36 month intervals) Sealants (for dependent children up to age 19)	100%
Basic & Major Services Emergency treatment to relieve pain, fillings, root canals, treatment of gum disease, extractions	80%*
Crowns, bridges, dentures, repairs and adjustments to bridges and dentures, implants	50%*
Orthodontic Services (Dependents are eligible to the end of the month during which they turn 19) Coverage copayment Individual lifetime maximum	50% \$1,500
CheckUp™ Plus	Yes
EBICP	Yes
Dependent Eligibility	Dependents are eligible to the end of the month during which they turn 26

^{*}Deductible applies

CheckUp™ Plus allows enrollees to get diagnostic and preventive dental services without those costs getting applied to the individual annual maximum – leaving more flexibility for restorative care that might be needed later.

Evidence-Based Integrated Care Plan (EBICP) provides additional cleaning(s) and/or fluoride treatments to individuals with specific medical conditions that have oral implications.

How Delta Dental Provides You Value

Best of both worlds: Nationwide network, local service.

Dental insurance from Delta Dental can help you and your family save money every time you see the dentist, whether for preventive checkups and cleanings or unexpected expenses like fillings or crowns.

Delta Dental offers two dental networks: Delta Dental PPO™ and Delta Dental Premier®. Both save you money.

Dentists who belong to the Delta Dental PPO network offer the lowest discounts. And the Delta Dental PPO

network has more places for you to see the dentist than any other PPO network.

Dentists who belong to the Delta Dental Premier network also agree to discounts – just not as deep. But the network is much broader; more than 81 percent of dentists nationally – and more than 90 percent in Wisconsin – belong to the Delta Dental Premier network. The Delta Dental Premier network is the nation's largest dentist network.

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Delta Dental PPO Dentists (Accept reduced fees - saving you the most money)

Delta Dental Premier Dentists(Accept reduced fees, but not as low as PPO dentists)

Out-of-Network
(No agreed-upon discounts)

Both networks provide you with the following:



Treatment guarantees

Dentists agree to repair or replace dental restorations should they fail within 24 months.



No balance-billing

Dentists agree to a maximum fee
- if their normal charge is higher
than the maximum fee, they can't
pass the balance on to you.



Claims processing

Dentists file claims on your behalf. Payments go directly to the dentist. No work for you!