

Age 19 and Over		Delta Dental Select PPO Plan - Family or Pediatric Only - 2022	Under Age 19
In PPO Network	Out of PPO Network	Summary of Covered Services	In/Out o
\$1,000 None	\$750 None	Annual Benefit Maximum Per Member  Member Maximum Out-of-Pocket*Only deductibles and coinsurance paid in the PPO network for the Covered Person under the age of 19 will count toward the out-of-pocket maximum. Amounts paid for Optional Procedures, non-covered benefits, and balance billing do not count towards the out-of-pocket maximum.	None \$375
\$25	\$50	Annual Deductible Per Member (Does not apply to Diagnostic and Preventive Services)	\$25
		Diagnostic and Preventive Services	
100%	90%	Exams: 6-month intervals  X-rays: Full mouth series X-rays at 60-month intervals: either individual images or panoramic image. Bitewing X-rays at 12-month intervals for adults and once every 6 months for children (limited to a set of four images).  Routine Cleanings: At 6-month intervals.  Topical Application of Fluoride: At 6-month intervals, under age 19  Space Maintainers: For retaining space when a primary tooth is prematurely lost, under age 19  Sealants: For children under age 19, one application per tooth every 36 months for permanent molars which are free of decay and restorations	100%
		Basic Services	
80%	70%	Fillings: Silver amalgam & for front teeth only, synthetic tooth color fillings  Emergency (Palliative Treatment): Treatment for the relief of pain  Major Services	80%
50%	40%	Endodontics: Including root canal treatment and root canal therapy.  Pulpal Therapy: Pulpal therapy and therapeutic or partial pulpotomy -pulpotomy procedures are not a Benefit under this Policy if a root canal procedure is started within 45 days of the pulpotomy Periodontics (Treatment of Gum Disease): Non-surgical - Once every 2 years; Surgical - Once every 3 years  Periodontal Maintenance Procedure: Four in 12 months combined with routine prophylaxis, after completion of active periodontal therapy.  Restorative: Crowns   Inlays   Onlays - 5-year waiting period for replacement last performed.  Stainless Steel Crowns: One per tooth in a 3-year period.  Sedative Filling and Pin Retention  Prosthodontics: Bridges   Partial Dentures   Complete Dentures   Implants - 5-year waiting period for replacement last performed.  Bridge & Denture Repair: Repairs and adjustments to prosthetic appliances. Denture reline and rebase is a Benefit once in any 3-year period  Occlusal Guard, by report - One in 12 months for patients age 13 and older  Porcelain Veneers on crowns are Benefits on the six front teeth, bicuspids, and upper first molars.  Oral Surgery: Extractions, alveoloplasty.  General Anesthesia and intravenous sedation/analgesia when performed in conjunction with covered oral surgery procedures	50%
		Orthodontic Services	
Not Covered	Not Covered	Medically Necessary Orthodontic Services Only: Orthodontics covered because of needed orthognathic surgery or because of certain designated syndromes or genetic disorders such as cleft palate for Covered Persons under age 19. Predetermination of benefits from Delta Dental is required.	50%

## BENEFITS SUBJECT TO ALL PROVISIONS, TERMS AND CONDITIONS OF THE GROUP CONTRACT

You are enrolled in a Delta Dental PPO plan. You and your family members may visit any licensed dentist. There are three levels of dentists to choose from.

- PPO Dentist Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.
- **Premier Dentist** Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the Premier Maximum Reimbursable Amount (MRA) and the PPO fee.
- Non-Participating Dentist Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

  Members are responsible for the difference between the non-participating dentist Table of Allowance and the full fee charged by the dentist.