

**Benefits for Kroll, LLC
Premium Plan
Group Number: 700280
Effective Date: May 1, 2018**

	In-Network		Out-of-Network
	PPO	Premier	
Calendar Year Deductible (<i>Applies to Basic and Major Services</i>)	\$50 per person; \$150 per family	\$50 per person; \$150 per family	\$50 per person; \$150 per family
Calendar Year Maximum	\$2,000 per person	\$2,000 per person	\$750 per person
Lifetime Orthodontic Maximum	\$2,000 per person	\$2,000 per person	\$1,000 per person
Healthy Smile, Healthy You[®] Program	Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in the Healthy Smile, Healthy You Program is simple. Visit DeltaDentalVA.com to print an enrollment form.		

Covered Benefits				
Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.				
Coverage	In-Network		Out-of-Network	Benefit Limitations
	PPO	Premier		
Diagnostic and Preventive Services	100%	100%	80%	
<ul style="list-style-type: none"> Oral exams and cleanings Fluoride applications Bitewing X-rays Full mouth/panelpipse X-rays Sealants Space maintainers 				Twice in a calendar year. Twice in a calendar year for enrollees under the age of 19. Two sets in a calendar year. Once in a 5-year period. One application per tooth every 3 years for enrollees under the age of 16 on non-carious, non-restored 1 st and 2 nd permanent molars. Once per quadrant per arch for enrollees under the age of 14.
Basic Services	90%	80%	80%	
<ul style="list-style-type: none"> Amalgam (silver) and composite (white) fillings Stainless steel crowns Simple extractions Endodontic services/root canal therapy Periodontic services Periodontal cleanings Complex oral surgery 				Once per surface in a 24-month period. Primary (baby) teeth for enrollees under the age of 14. Retreatment only after 24 months from initial root canal therapy treatment. Once per quadrant in a 24-36 month period based on services rendered. Twice in a calendar year. Surgical extractions and other surgical procedures.
Other Basic Services	60%	50%	50%	
<ul style="list-style-type: none"> Denture repair and recementation of crowns, bridges and dentures 				Once in a 12-month period.

Covered Benefits

Delta Dental will pay the stated percentage of the plan allowance based on the dentist’s participation with Delta Dental.

Coverage	In-Network		Out-of-Network	Benefit Limitations
	PPO	Premier		
Major Services	60%	50%	50%	
<ul style="list-style-type: none"> • Crowns • Prosthodontics, removable and fixed • Implants 				Once per tooth in a 60-month period for enrollees age 12 and older. Once in a 60-month period for enrollees age 16 and older.
Orthodontic Services	50%	50%	50%	
<ul style="list-style-type: none"> • Treatment for the proper alignment of teeth 				For dependent children under the age of 19.

COVERAGE IS AVAILABLE FOR

- Enrollee, spouse or domestic partner.
- Dependent children, only to the end of the month they reach age 26 (the “limiting age”).

CHOOSING A DENTIST

You may select the dentist of your choice. However, to get the full advantage of your Delta Dental coverage, you should choose a dentist who participates in the Delta Dental network(s) covered by your plan.

Delta Dental PPO and Delta Dental Premier dentists have agreed to accept Delta Dental’s plan allowance, plus any required coinsurance and deductible (if applicable) as payment in full. In addition, Delta Dental PPO and Delta Dental Premier dentists will submit claims directly to Delta Dental and we will issue the payment to the dentist.

Non-Participating dentists have not agreed to accept Delta Dental’s plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist’s charge and Delta Dental’s payment. Payment will be made to you.

Please visit DeltaDentalVA.com to find a participating dentist in your area.

The preceding information is a brief description of the services covered under your plan. It is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage. If you have specific questions regarding benefit structure, limitations or exclusions, consult the plan document or call Delta Dental’s Benefit Services Department at 800-237-6060.