

## Benefits for Genuine Financial Holdings LLC DBA HireRight Basic Plan Account Number: 600253

Effective Date: January 1, 2022

	In-Net	Out-of-Network	
	PPO	Premier	- Out-or-network
Calendar Year Deductible (Applies to Basic and Major Services)	\$50 per person; \$150 per family	\$50 per person; \$150 per family	\$50 per person; \$150 per family
Calendar Year Maximum	<b>\$1,000</b> per person	\$750 per person	\$750 per person
Healthy Smile, Healthy You <sup>®</sup> 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 <i>Healthy Smile</i> , <i>Healthy You</i> ® 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.

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	Coinsurance		nce				
Coverage	In-Ne	twork	Out-of-	Benefit Limitations			
	PPO	Premier	Network				
Diagnostic and Preventive Services	100%	50%	50%				
Oral exams and cleanings				Twice in a calendar year.			
Fluoride applications				Twice in a calendar year for enrollees under the age of 19.			
Bitewing X-rays				Bitewing X-rays are limited to twice in a calendar year limited to a maximum of 4 films or a set (7-8 films) of vertical bitewings.			
Full mouth/panelipse X-rays				Once in a 5-year period.			
• Sealants				One application per tooth every 3 years for enrollees under the age of 16 on non-carious, non-restored 1 <sup>st</sup> and 2 <sup>nd</sup> permanent molars.			
Space maintainers				Once per quadrant per arch for enrollees under the age of 14.			
Basic Services	80%	50%	50%				
Amalgam (silver) and composite (white) fillings				Once per surface in a 24-month period.			
Periodontal cleanings				Twice in a calendar year.			
Stainless steel crowns				Primary (baby) teeth for enrollees under the age of 14.			
Simple extractions							
Endodontic services/root canal therapy				Retreatment only after 24 months from initial root canal therapy treatment.			
Periodontic services				Once per quadrant in a 24-36 month period based on services rendered.			
Complex oral surgery				Surgical extractions and other surgical procedures.			

	Coinsurance		nce		
Coverage	In-Ne	twork	Out-of- Network		Benefit Limitations
	PPO	Premier			
Major Services	50%	50%	50%		
Denture repair and recementation of crowns, bridges and dentures				Once in a 12-month period after 6 months from initial placement.	
• Crowns				Once per tooth in a 60-month period for enrollees age 12 and older.	
Prosthodontics, removable and fixed				Once in a 60-month period for enrollees age 16 and older.	
• Implants				Once every 5 years.	

## **COVERAGE IS AVAILABLE FOR**

- Enrollee and spouse
- Dependent children, only to the end of the month they reach age 26 (the "limiting age").
- Domestic partner

## **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.

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.