

Delta Dental Benefit Overview

	BASIC DENTAL PLAN			PREMIUM DENTAL PLAN		
	In Network PPO Dentist	In Network Premier Dentist	Out of Network*	In Network PPO Dentist	In Network Premier Dentist	Out of Network*
Annual Deductible <i>Applies to Basic and Major Services</i>	\$50 individual and \$150 per family			\$50 individual and \$150 per family		
Annual maximum Plan will pay per covered individual	\$1,000	\$750	\$750	\$2,000	\$2,000	\$750
Diagnostic and preventive services (exams, cleanings, sealants, x-rays)	You pay 0% Deductible does not apply	You pay 50% Deductible does not apply	You pay 50%* Deductible does not apply	You pay 0% Deductible does not apply	You pay 0% Deductible does not apply	You pay 20%* Deductible does not apply
Basic Services (fillings, root canals, treatment for gum disease, oral surgery)	You pay 20% after the deductible	You pay 50% after the deductible	You pay 50%* after the deductible	You pay 10% after the deductible	You pay 20% after the deductible	You pay 20%* after the deductible
Major restorative services (crowns, bridges, dentures, implants)	You pay 50% after the deductible	You pay 50% after the deductible	You pay 50%* after the deductible	You pay 40% after the deductible	You pay 50% after the deductible	You pay 50%* after the deductible
Orthodontia**	Not covered	Not covered	Not covered	You pay 50% Plan will pay a max lifetime benefit of \$2,000 per child	You pay 50% Plan will pay a max lifetime benefit of \$2,000 per child	You pay 50% Plan will pay a max lifetime benefit of \$1,000 per child

*If you visit an out-of-network dentist, you will be responsible for any coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist's charge and Delta Dental's payment.

**Orthodontia does not apply to the annual benefit maximum.

The in-network and out-of-network deductibles and annual benefit maximums are not separate; amounts applied to one will apply to the other. This is a brief description of dental services covered under your dental plan and is not designed to serve as an Evidence of Coverage.