Description of Covered Services

See following page for program descriptions	Delta Dental Premier/Advantage Program/ Delta Dental PPO SM
Preventive & Diagnostic Services (No Deductible)	100%
 Exams, Cleanings, (each twice per calendar year per person, ages 14 and older are considered adults) 	
 X-rays-full mouth series or panoramic (either one, once in three years) 	
 X-rays-bitewing (twice per calendar year) 	
 X-rays-single films (multiple x-rays on the same date of service will not exceed the benefit of a full-mouth series) 	
• Fluoride Treatment (twice per calendar year, for eligible children to age 19, combinations with cleanings are applied to time limits for both)	
 Space Maintainers (once per space for missing posterior primary teeth, for children under age 14) 	
 Consultations are counted as exams for purposes of frequency limitations 	
Remaining Basic & Crowns (No Deductible)	90%
• Fillings - composite and amalgam (composite fillings on back teeth are given the alternate benefit of an amalgam filling, payable once per year for decay or fracture only)	
 Extractions, Oral Surgery (impacted wisdom teeth claims should first go to medical carrier) 	
 Endodontics (root canals on permanent teeth and root surgery each once per 24 months) 	
 Periodontics (have specific frequency limitations, pre-treatment estimate is strongly recommended - e.g. surgery once per 36 months) 	
 Sealants (1st and 2nd permanent, decay-free molars, once in a lifetime per tooth, for children to age 16) 	
 Crowns and crown-related procedures (post and core, core buildup, etc., once every five years, permanent teeth only, for ages 12 and older) 	
 Inlays (inlays are only payable when done in conjunction with an onlay; by themselves they are given the alternate benefit of an amalgam filling) 	
Prosthodontics (No Deductible)	60%
 Bridgework (once every five years, for ages 16 and older) (bridges with four or more missing teeth in that arch may be given an alternate benefit of a partial denture) 	
• Full & Partial Dentures (either one, once every five years, partial dentures for ages 16 and older) (fixed bridges and removable partial dentures are not benefits in the same arch; benefits will be provided for the removable partial denture	

• Repair of Dentures (Repair of existing prosthetic appliances)

Delta Dental Premier/Advantage Program/ Delta Dental PPOSM

Calendar Year Maximum (per person)	\$1,000.00
Calendar Year Deductible	
 Individual 	N/A
 Family (family deductible is accumulated by individual deductibles) 	N/A
Orthodontia (Employees and Dependents)	50%
Orthodontic treatment is a benefit limited to once in a lifetime.	
 Maximum (Lifetime) 	\$1,000.00
Deductible (Lifetime)	N/A

Description of Programs

<u>Delta Dental Premier/Advantage Program - See explanation under "Product Descriptions" section at back of booklet.</u>

<u>Delta Dental PPOSM-</u> See explanation under "Product Descriptions" section at back of booklet.

Under all programs, non-participating dentists may balance bill above the maximum allowable charge.