Keep Smiling

DeltaCare® USA

provided by Delta Dental Insurance Company



City of Hallandale

Dental benefits made easy!

When you enroll in a DeltaCare USA¹ plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.²

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

 Low or no copayments for services like cleanings and exams

Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums³ for covered services
- Pay only your copayment (if any) at the time of treatment

Convenient services

We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

- Access plan information online
- Change your primary care dentist by phone or online

Delta Dental Insurance Company provides benefits as a Prepaid Limited Health Services Organization as described in Chapter 636 of the Florida Statutes.

 ${\tt LEGAL\ NOTICES:\ Access\ federal\ and\ state\ legal\ notices\ related\ to\ your\ plan:\ delta dentalins.com/about/legal/index-enrollee.html}$



¹ DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, MI, MN, NE, OR, RI, SC, WA, WI — Dentegra Insurance Company; DC, DE, FL, GA, KS, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of New York, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

 $^{^{2}}$ We recommend that you verify online that the dentist is your selected DeltaCare USA primary care dentist before each appointment.

³ Plans with an Accidental Injury Rider have a \$1600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.



Answers to frequently asked questions about your DeltaCare USA plan

GETTING STARTED

- 1. How do I enroll in a DeltaCare USA plan?

 Simply complete the enrollment process as directed by your benefits administrator. Be sure to select a primary care network dentist for yourself or your dependents, and indicate this dentist and the name of your group when you enroll.
- 2. How do I get started using my DeltaCare USA plan?

Once we process your enrollment, we'll mail you welcome materials that will include:

- The name, address and phone number of your selected primary care dentist: Simply call the dental facility to make an appointment. Important note: In order to receive benefits under your plan, you must visit your primary care network dentist for all services. If you require treatment from a specialist, your primary care dentist will coordinate a referral for you. You can change your primary care dentist by contacting us.
- Your Evidence/Certificate of Coverage (plan booklet): This useful document provides a thorough description of how to use your benefits, including covered services, copayments and any limitations and exclusions of your plan.
- An ID card: This card is for your records only you do not need to present it in order to receive treatment.
- 3. How long will it take to get an appointment with my primary care dentist?

Two to four weeks¹ is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may need to wait longer. Most DeltaCare USA dentists are in private group practices, which generally offer greater appointment availability and extended office hours.

4. How much will my dental treatments cost? How do I pay?

With your DeltaCare USA plan, some services are covered at no cost, while others have a copayment (amount you pay) for certain services. To find out how much a treatment will cost, refer to the "Description of Benefits and Copayments" in this brochure for a list of covered services and copayments. It's a good idea to bring your Evidence/Certificate of Coverage to your appointment in case you need to discuss your copayment for a service with your dentist. If you have any questions about the charges for a service, please contact our Customer Service department. If you receive treatment that requires a copayment, simply pay the dental facility at the time of service.

CHOOSING A DENTIST

- 5. How do I select my primary care dentist?

 When you enroll, you must select a primary care dentist from the DeltaCare USA network. To search for a dentist, use the "Find a Dentist" tool at deltadentalins.com and select DeltaCare USA as your network. If you do not select a dentist when you enroll, we will choose one for you.
- 6. Does everyone in my family have to choose the same primary care dentist?

Your family members can visit the same primary care network dentist, but you do not have to. You may collectively select a maximum of three different primary care network dentists.²

7. Can I change my primary care dentist?

Yes. You can request to change your primary care dentist at any time. Simply visit our website and log on to your Online Services account or call or write to Customer Service. Change requests received by the 21st of the month will become effective the first day of the following month.

¹ In TX, three weeks is a reasonable amount of time to wait for a routine, non-urgent appointment.

² In TX, there is no limit. Each eligible family member may select his or her own primary care network dentist.

- 8. My dentist says she is a Delta Dental dentist, but she isn't listed in the DeltaCare USA directory. Can I still visit her for services? No. You must visit your selected primary care network dentist to receive benefits under this plan. Delta Dental has many networks, and participation may vary — not all Delta Dental dentists are DeltaCare USA dentists.
- 9. What should I do if I need to see a specialist? If you require specialty dental care — such as oral surgery, endodontics, periodontics or pediatric dentistry — contact your primary care dentist to request a referral. Specialty dental services not performed by your selected primary care dentist must be authorized by us. You are responsible for any applicable copayments.

GENERAL PLAN INFORMATION

10. If I'm traveling, is emergency treatment covered under my plan?

You and your eligible dependents have out-of-area coverage for dental emergencies when you are more than 35 miles³ from your primary care dentist. Your out-of-area emergency benefit (typically limited to \$100 per enrollee³ every 12 months⁴) is for services to relieve pain until you can return to your primary care network dentist. Standard plan limitations, exclusions and copayments may apply.

11. Can I access my plan online?

Yes. Visit deltadentalins.com/enrollees to create a free, secure Online Services account. On our website, you can access your plan benefits and ID card, select (or change) your primary care dentist — and more.

12. Does my plan cover pre-existing conditions? What about treatments that are in progress?

Treatment for pre-existing conditions (except work in progress⁵), including missing or extracted teeth, is covered under your plan. Treatment in progress includes services such as preparations for crowns or root canals, or impressions for dentures. If you started treatment before your plan's effective date. you and your prior dental carrier are responsible for any costs. Some DeltaCare USA plans may cover inprogress orthodontic treatment.

13. Does my plan cover teeth whitening?

Yes. External bleaching is a benefit under your DeltaCare USA plan. Review your plan booklet for more information and talk to your dentist about your options.

14. Does my plan cover tooth-colored fillings and crowns?

Yes. Porcelain and other tooth-colored materials are included in this plan.

15. What if I have additional questions about mv plan?

Please contact us for additional support. Our Customer Service agents can answer benefits questions as well as help you change your primary care dentist or arrange for urgent care referrals. See the back page of this brochure for our contact information.

- ³ In TX, there is no limit on the number of miles or on the dollar amount per emergency.
- ⁴ Exceptions may apply. Refer to your Evidence/Certificate of Coverage.
- ⁵ In TX, there is no exception for work in progress for covered DeltaCare USA benefits.

We make it easy for you!



Select a DeltaCare **USA Dentist**



Receive your welcome materials



Schedule an appointment



Receive dental care



Pay only your share to dentist

SCHEDULE A

Description of Benefits and Copayments

The benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions and governing administrative policies of the program. Please refer to *Schedules B and C* for further clarification of benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of benefits under the DeltaCare USA program and is not to be interpreted as CDT-2017 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

CODE DESCRIPTION	ENROLLEE
	<u>PAYS</u>
D0100-D0999 I. DIAGNOSTIC D0120 Periodic oral evaluation - established patient	No Cost
D0140 Limited oral evaluation - problem focused	
D0145 Oral evaluation for a patient under three years of age and counseling with primary caregiver.	
D0150 Comprehensive oral evaluation - new or established patient	
D0160 Detailed and extensive oral evaluation - problem focused, by report	No Cost
D0170 Re-evaluation - limited, problem focused (established patient; not post-operative visit)	No Cost
D0180 Comprehensive periodontal evaluation - new or established patient	No Cost
D0190 Screening of a patient	
D0191 Assessment of a patient	
D0210 Intraoral - complete series of radiographic images - limited to 1 series every 24 months	
D0220 Intraoral - periapical first radiographic image	
D0230 Intraoral - periapical each additional radiographic image	
D0240 Intraoral - occlusal radiographic image	
D0270 Bitewing - single radiographic image	
D0272 Bitewings - two radiographic images	
D0273 Bitewings three radiographic images	
D0330 Panoramic radiographic image	
D0601 Caries risk assessment and documentation, with a finding of low risk - 1 every 3 years	
D0602 Caries risk assessment and documentation, with a finding of moderate risk - 1 every 3 years	
D0603 Caries risk assessment and documentation, with a finding of high risk - 1 every 3 years	
D0999 Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other	
services)	
D1000-D1999 II. PREVENTIVE	
D1110 Prophylaxis cleaning - adult - 1 D1110, D1120 or D4346 per 6 month period	No Cost
D1120 Prophylaxis cleaning - child - 1 D1110, D1120 or D4346 per 6 month period	
D1206 Topical application of fluoride varnish - child to age 19; 1 D1206 or D1208 per 6 month period .	No Cost
D1208 Topical application of fluoride - excluding varnish - child to age 19; 1 D1206 or D1208 per 6 mor	nth
period	
D1330 Oral hygiene instructions	
D1351 Sealant - per tooth - to age 14	
D1352 Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - to age 1	
D1353 Sealant repair - per tooth - to age 14	
D1354 Interim caries arresting medicament application - <i>child to age 19; 1 per 6 month period</i>	
D1510 Space maintainer - fixed - unilateral	
D1515 Space maintainer - fixed - bilateral	
D1525 Space maintainer - removable - bilateral	
D1550 Re-cement or re-bond space maintainer	
2.000 00	Ψ12.00

Pulp cap - indirect (excluding final restoration)

\$6.00

Plan	FLM64 DeltaCare USA Description of Benefits and Copa	yments
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the	<u></u>
	dentinocemental junction and application of medicament	\$6.00
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	\$6.00
D3310	Root canal - endodontic therapy, anterior tooth (excluding final restoration) ⁷	\$90.00
D3320	Root canal - endodontic therapy, bicuspid tooth (excluding final restoration) ⁷	\$144.00
D3330	Root canal - endodontic therapy, molar (excluding final restoration) ⁷	\$216.00
D3346	Retreatment of previous root canal therapy - anterior ⁷	\$90.00
D3347	Retreatment of previous root canal therapy - bicuspid ⁷	\$144.00
D3348	Retreatment of previous root canal therapy - molar ⁷	
D3410	Apicoectomy - anterior ⁷	\$102.00
D3421	Apicoectomy - bicuspid (first root) 7	\$102.00
D3425	Apicoectomy - molar (first root) 7	\$102.00
D3426	Apicoectomy (each additional root) ⁷	\$60.00
D3427	Periradicular surgery without apicoectomy	\$102.00
D3430	Retrograde filling - per root ⁷	\$60.00
D3450	Root amputation, per root - not covered in conjunction with a hemisection ⁷	\$72.00
D4000-	-D4999 V. PERIODONTICS	
- Include	es preoperative and postoperative evaluations and treatment under a local anesthetic.	
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	\$150.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	\$30.00
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	\$30.00
D4212 D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded	ψ30.00
	spaces per quadrant	\$162.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	\$162.00
D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	\$300.00
D4261	Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous	\$300.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant - limited to 4 quadrants	
D4342	during any 12 consecutive months	\$54.00
	during any 12 consecutive months	\$54.00
D4346	Scaling in presence of generalized moderate or severe gingival inflammation - full mouth, after oral evaluation - 1 D1110, D1120 or D4346 per 6 month period	No Cost
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis - limited to 1 treatment	
D4910	in any 12 consecutive months	\$54.00 \$44.00
D4910 D4921	Gingival irrigation - per quadrant	No Cost
D5000-		- /
D5110	Complete denture - maxillary ^{3, 4}	\$270.00
D5120	Complete denture - mandibular ^{3, 4}	\$270.00
D5120	Immediate denture - maxillary ^{3, 4}	\$360.00
D5140	Immediate denture - mandibular ^{3, 4}	\$360.00
D5140		\$330.00
D5211	= ·	\$330.00
D5212	Maxillary partial denture - cast metal framework with resin denture bases (including any	
D5214	conventional clasps, rests and teeth) ^{3, 4}	
D5221	conventional clasps, rests and teeth) ^{3, 4}	
DESSS	teeth)	\$330.00

D5222 Immediate mandibular partial denture - resin base (including any conventional clasps, rests and

D5223	23 Immediate maxillary partial denture - cast metal framework with resin denture bases (including		
		\$330.00	
D5224	Immediate mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)		
D5410	Adjust complete denture - maxillary ³	\$12.00	
D5411	Adjust complete denture - mandibular ³	\$12.00	
D5421	Adjust partial denture - maxillary ³	\$12.00	
D5422	Adjust partial denture - mandibular ³	\$12.00	
D5510	Repair broken complete denture base	\$24 + lab	
D5520	Replace missing or broken teeth - complete denture (each tooth)		
D5520	Repair resin denture base		
D3010	Repull resilt defiture base	lab	
D5620	Repair cast framework	\$24 +	
DEC70		lab	
D5630	Repair or replace broken clasp - per tooth	\$24 + lab	
D5640	Replace broken teeth - per tooth		
D5650	Add tooth to existing partial denture		
D5660	Add clasp to existing partial denture - per tooth		
D5710	Rebase complete maxillary denture $^{\eta}$		
D5711	Rebase complete mandibular denture n		
D5720	Rebase maxillary partial denture n	\$60.00	
D5721	Rebase mandibular partial denture "	\$60.00	
D5730	Reline complete maxillary denture (chairside) ¹¹	\$36.00	
D5731	Reline complete mandibular denture (chairside) "	\$36.00	
D5740	Reline maxillary partial denture (chairside) 11	\$36.00	
D5741	Reline mandibular partial denture (chairside) 11	\$36.00	
D5750	Reline complete maxillary denture (laboratory) 11	\$60.00	
D5751	Reline complete mandibular denture (laboratory) n	\$60.00	
D5760			
D5761	Reline mandibular partial denture (laboratory) n	\$60.00	
D5820	Interim partial denture (maxillary) - limited to initial placement of interim partial denture /stayplate to replace extracted anterior teeth during healing ³	\$30.00	
D5821	Interim partial denture (mandibular) - limited to initial placement of interim partial denture / stayplate to replace extracted anterior teeth during healing 3	\$30.00	
D5850	Tissue conditioning, maxillary 3, 11	\$12.00	
D5851	Tissue conditioning, mandibular ^{3, 11}	\$12.00	
D5900-		*	
D6000			
		iivad	
D6200-	partial denture [bridge])	ixea	
D6210	Pontic - cast high noble metal 5, 10	\$234.00	
D6211	Pontic - cast predominantly base metal ⁵		
D6212	Pontic - cast noble metal ⁵	\$234.00	
D6240	Pontic - porcelain fused to high noble metal ^{2, 5, 10}		
D6241	Pontic - porcelain fused to predominantly base metal ^{2, 5}		
D6242	Pontic - porcelain fused to noble metal ^{2, 5}	\$234.00	
D6602	Retainer inlay - cast high noble metal, two surfaces 5, 10	\$180.00	
D6603	Retainer inlay - cast high noble metal, three or more surfaces 5, 70	\$190.00	
D6604			
D6605			
D6606			
D6607	Retainer inlay - cast noble metal, three or more surfaces ⁵	\$190.00	

Plar	FLM64 DeltaCare USA	Description of Benefits and Copayme	ents
D6611	Retainer onlay - cast high noble metal, three or more su	urfaces ^{5, 70} \$198	8 00
D6613	Retainer onlay - cast riight hobie metal, three of more so Retainer onlay - cast predominantly base metal, three of		
D6615	Retainer onlay - cast noble metal, three or more surface		
D6750	Retainer crown - porcelain fused to high noble metal ² ,		
D6751	Retainer crown - porcelain fused to predominantly base	metal ^{2, 5} \$232	4.00
D6752	Retainer crown - porcelain fused to noble metal ^{2, 5}		
D6780	Retainer crown - 3/4 cast high noble metal ^{5, 10}		
D6781	Retainer crown - 3/4 cast predominantly base metal ⁵ .		
D6782	Retainer crown - 3/4 cast noble metal ⁵	\$234	4.00
D6790	Retainer crown - full cast high noble metal 5, 10	\$23	4.00
D6791	Retainer crown - full cast predominantly base metal 5 .	\$23	4.00
D6792	Retainer crown - full cast noble metal ⁵		
D6930	Re-cement or re-bond fixed partial denture	\$18	8.00
D6940	Stress breaker ⁵	\$30	0.00
D7000	D7999 X. ORAL AND MAXILLOFACIAL SURGER	v	
	es preoperative and postoperative evaluations and treatmen		
D7111	Extraction, coronal remnants - deciduous tooth		8.00
D7140	Extraction, erupted tooth or exposed root (elevation an		3.00
D7210	Extraction, erupted tooth requiring removal of bone and		0.00
	elevation of mucoperiosteal flap if indicated		8.00
D7220	Removal of impacted tooth - soft tissue	\$48	8.00
D7230	Removal of impacted tooth - partially bony	\$72	2.00
D7240	Removal of impacted tooth - completely bony		6.00
D7241	Removal of impacted tooth - completely bony, with unu		6.00
D7250	Removal of residual tooth roots (cutting procedure) \dots		6.00
D7251	Coronectomy - intentional partial tooth removal		6.00
D7286	Incisional biopsy of oral tissue - soft - does not include p		4.00
D7310	Alveoloplasty in conjunction with extractions - four or m		8.00
D7311	Alveoloplasty not in conjunction with extractions - one to the		8.00
D7320	Alveoloplasty not in conjunction with extractions - four quadrant		2.00
D7321	Alveoloplasty not in conjunction with extractions - one t		
	quadrant	\$72	2.00
D7471	Removal of lateral exostosis (maxilla or mandible)		0.00
D7510	Incision and drainage of abscess - intraoral soft tissue .		5.00
D7960	Frenulectomy - also known as frenectomy or frenotomy		
	another procedure	No (Cost
D8000	D8999 XI. ORTHODONTICS		
D8070	Comprehensive orthodontic treatment of the transitions		
D.0.0.0			
	Comprehensive orthodontic treatment of the adolescen		0.00
D8090	Comprehensive orthodontic treatment of the adult dent adult children from age 19 to 25 8	ition - adults, including covered dependent	200
D8660	Pre-orthodontic treatment examination to monitor grow		J.00
D0000	with any other consultation procedure(s) ¹		Cost
D8680	Orthodontic retention (removal of appliances, construct		
D8681	Removable orthodontic retainer adjustment		
D8999	Unspecified orthodontic procedure, by report - <i>includes</i>		0000
	examination, diagnosis, consultation and initial banding		00.0
D9000	D9000-D9999 XII. ADJUNCTIVE GENERAL SERVICES		
D9110	Palliative (emergency) treatment of dental pain - minor	procedure\$12	2.00
D9211	Regional block anesthesia		
D9212	Trigeminal division block anesthesia		
D9215	Local anesthesia in conjunction with operative or surgice		
D9219	Evaluation for deep sedation or general anesthesia		Cost

Plai	FLIMO4 DeltaCare USA	Description of Benefits and Copa	yments
D9310	Consultation - diagnostic service provided by dentist o physician	· · · · · · · · · · · · · · · · · · ·	\$24.00
D9311	Consultation with medical health care professional		No Cost
D9440	Office visit - after regularly scheduled hours		\$24.00
D9932	Cleaning and inspection of removable complete dentu	e, maxillary	No Cost
D9933	Cleaning and inspection of removable complete dentu	e, mandibular	No Cost

FOOTNOTES

In the event comprehensive orthodontic treatment is not required or is declined by the Enrollee, a fee of \$25.00 will apply. The Enrollee is also responsible for any incurred orthodontic diagnostic record fees.

D9987 Canceled appointment - without 24 hour notice - per 15 minutes of appointment time

- 2 Porcelain on molars is considered optional treatment.
- Includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement, if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 4 Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- ⁵ Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- A Benefit for permanent teeth only.
- Listed Copayment covers up to 24 months of active orthodontic treatment excluding the services listed for D8999 "Start-up fee." Beyond 24 months of active treatment, an additional office visit charge at the Contract Orthodontist's "filed fee" applies.
- Includes adjustments and/or office visits up to 24 months. After 24 months, an additional office visit charge at the Contract Orthodontist's "filed fee" applies.
- Base or noble metal is the benefit. High noble metal (precious), if used, will be charged to the Enrollee at the additional laboratory cost of the high noble metal. This applies to crowns (including titanium crowns), bridges, indirectly fabricated posts and cores, inlays and onlays.
- 11 Limited to 1 per denture during any 12 consecutive months.

SCHEDULE B

Limitations of Benefits

- 1. Prophylaxis is limited to one treatment each six month period (includes periodontal maintenance).
- 2. Full maxillary and/or mandibular dentures including immediate dentures are not to exceed one each in any five-year period from initial placement.
- 3. Partial dentures are not to be replaced within any five year period from initial placement, unless necessary due to natural tooth loss where the addition or replacement of teeth to the existing partial is not feasible.
- 4. Crowns and fixed partial dentures (bridges) are not to be replaced within any five year period from initial placement.
- 5. Denture relines are limited to one per denture during any 12 consecutive months.
- 6. Periodontal scaling and root planing are limited to four quadrants during any 12 consecutive month period.
- 7. Full mouth debridement (gross scale) is limited to one treatment in any 12 consecutive month period.
- 8. Bitewing x-rays are limited to not more than one series of four films in any six month period.
- 9. Full mouth x-rays are limited to one set every 24 consecutive months.
- 10. Sealant benefits include the application of sealants only to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars up to age nine and second molars up to age 14. Sealant benefits do not include the repair or replacement of a sealant on any tooth within three years of its application.

Exclusions of Benefits

- 1. General anesthesia and the services of a special anesthesiologist.
- 2. Cosmetic dental care.
- 3. Dental conditions arising out of and due to Enrollee's employment for which Workers' Compensation is payable. Services which are provided to the Enrollee by state government or agency thereof, or are provided without cost to the Enrollee by any municipality, county or other subdivision.
- 4. Dental services performed in a hospital and related hospital fees.
- 5. Treatment of fractures and dislocations.
- 6. Loss or theft of fixed and removable prosthetics (crowns, bridges, full or partial dentures).
- 7. Dental expenses incurred in connection with any dental procedures started after termination of eligibility for coverage.
- 8. Any service that is not specifically listed as a covered expense.
- 9. Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare USA program. Examples include: teeth prepared for crowns, root canals in progress.
- 10. Congenital malformations (e.g. congenitally missing teeth, supernumerary teeth, enamel and dentinal dysplasias, etc.), except for the treatment of newborn children with congenital defects or birth abnormalities.
- 11. Cysts and malignancies.
- 12. Dispensing of drugs not normally supplied in a dental facility.
- 13. Accidental injury. Accidental injury is defined as damage to the hard and soft tissue of the oral cavity resulting from forces external to the mouth. Damages to the hard and soft tissues of the oral cavity from normal masticatory (chewing) function will be covered at the normal schedule of benefits.

Limitations and Exclusions of Benefits

- 14. Cases in which, in the professional judgment of the attending Dentist, a satisfactory result cannot be obtained or where the prognosis is poor or guarded.
- 15. Dental services received from any dental facility other than the assigned dental facility, unless expressly authorized by Delta Dental or as cited under *Emergency Services*.
- 16. Prophylactic removal of impactions (asymptomatic, nonpathological).
- 17. "Specialist consultations" for noncovered benefits.
- 18. Implant placement or removal, appliances placed on or services associated with implants, including but not limited to prophylaxis and periodontal treatment.
- 19. Crown lengthening procedures.
- 20. Treatment required by reason of war declared or undeclared.

Orthodontic Limitations

The DeltaCare USA program provides coverage for orthodontic treatment plans provided through Contract Orthodontists. The start-up fees and the cost to the Enrollee for the treatment plan are listed in *Schedule A, Description of Benefits and Copayments* and subject to the following:

- 1. Orthodontic treatment must be provided by a Contract Orthodontist.
- 2. Plan benefits cover 24 months of usual and customary orthodontic treatment.
- 3. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee and not Delta Dental will be responsible for payment of balance due for treatment provided after cancellation or termination. In such a case the Enrollee's payment shall be based on a maximum of \$2,300 for dependent children to age 19 and \$2,500 for adults and dependent adult children from age 19 to 25. The amount will be pro-rated over the number of months to completion of the treatment and, will be payable by the Enrollee on such terms and conditions as are arranged between the Enrollee and the Contract Orthodontist. Start-up fees are included in these amounts.
- 4. Start-up fees cover the initial examination, diagnosis, consultation and the retention phase of treatment of up to two years maximum. This includes initial construction, placement and adjustments to retainers and office visits for a maximum period of two years.
- 5. If treatment is not required or the Enrollee chooses not to start treatment after the diagnosis and consultation have been completed by the Contract Orthodontist, the Enrollee will be charged a consultation fee of \$25.00 in addition to diagnostic record fees.
- 6. Three (3) recementations or replacements of a bracket/band on the same tooth or a total of five (5) rebracketings/ rebandings on different teeth during the covered course of treatment is a benefit. If any additional recementations or replacements of brackets/bands are performed, the Enrollee is responsible for the cost.
- 7. Comprehensive orthodontic treatment (Phase II) consists of repositioning all or nearly all of the permanent teeth in an effort to make the Enrollee's occlusion as ideal as possible. This treatment usually requires complete fixed appliances; however, when the Contract Orthodontist deems it suitable, a European or removable appliance therapy may be substituted at the same Copayment amounts as for fixed appliances.

Orthodontic Exclusions

- 1. Pre-, mid- and post-treatment records which include cephalometric x-rays, tracings, photographs and study models.
- 2. Lost, stolen or broken orthodontic appliances, functional appliances, headgear, retainers and expansion appliances.
- 3. Retreatment of orthodontic cases.
- 4. Changes in treatment necessitated by accident of any kind, and/or lack of patient cooperation.

- 5. Surgical procedures incidental to orthodontic treatment.
- 6. Myofunctional therapy.
- 7. Surgical procedures related to cleft palate, micrognathia or macrognathia.
- 8. Treatment related to temporomandibular joint disturbances and/or hormonal imbalance.
- 9. Supplemental appliances not routinely utilized in typical Phase II orthodontics.
- 10. Treatment that extends more than 24 months from the point of banding dentition will be subject to an office visit charge at the Contract Orthodontist's "filed fee."
- 11. Restorative work caused by orthodontic treatment.
- 12. Phase I orthodontics is an exclusion as well as activator appliances and minor treatment for tooth guidance and/or arch expansion. Phase I orthodontics is defined as early treatment including interceptive orthodontia prior to the development of late mixed dentition.
- 13. Extractions solely for the purpose of orthodontics.
- 14. Treatment in progress at inception of eligibility.
- 15. Transfer after banding has been initiated.

"Filed fees" means the Contract Orthodontist's fees on file with Delta Dental. Questions regarding these fees should be directed to the Customer Service department at 800-422-4234.

SCHEDULE C

Governing Administrative Policies

Unlike medical care where the diagnosis dictates more specifically the method of treatment to be rendered, in dental care, the dentist and patient frequently consider various treatment plans.

The following guidelines are an integral part of the dental program and are consistent with the principles of accepted dental practice and the continued maintenance of good dental health.

In all cases in which the Enrollee selects a more expensive plan of treatment than is customarily provided, the more expensive treatment is considered optional. The Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the two plans of treatment plus any copayment for covered procedures.

Replacement of prosthetic appliances (crowns, bridges, partials and full dentures) shall be considered only if the existing appliance is no longer functional or cannot be made functional by repair or adjustment and meets the five year limitation for replacement.

PARTIAL DENTURES

A removable cast metal partial denture is considered an adequate restoration. If the Enrollee selects another course of treatment, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and the optional treatment, plus any copayment for the covered benefit.

If an cast metal partial denture will restore the case, the Contract Dentist will apply the difference of the cost of such procedure toward a more complicated precision appliance which the Enrollee and dentist may choose to use. The Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and the optional treatment plus any copayment for the covered benefit.

An acrylic partial denture may be considered a covered benefit in cases involving extensive periodontal disease. Enrollee shall pay the applicable copayment for an cast metal partial denture.

2. COMPLETE DENTURES

If, in the construction of a denture, the Enrollee and the Contract Dentist decide on personalized restorations or employ specialized techniques as opposed to standard procedures, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

Full upper and/or lower dentures are not to exceed one each in any five-year period. The Enrollee is entitled to a new upper or lower denture only if the existing denture is more than five years old and cannot be made satisfactory by either reline or repair.

3. FILLINGS AND CROWNS

Crowns will be covered only if there is not enough retentive quality left in the tooth to hold a filling. For example, the buccal or lingual walls are either fractured or decayed to the extent that they will not hold a filling.

Porcelain or porcelain fused to metal crowns on all molars are considered optional treatment. If performed, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

The DeltaCare USA program provides amalgam and resin restorations for treatment of caries. If the tooth can be restored with such materials, any other restoration such as a crown or jacket is considered optional, and if provided, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

A restoration is a covered benefit only when required for restorative reasons (radiographic evidence of decay or missing tooth structure). Restorations placed for any other purposes including but not limited to cosmetics, abrasion, attrition, erosion, restoring or altering vertical dimension, congenital or developmental malformation of teeth, or the anticipation of future fractures, are not covered benefits.

Porcelain crowns, porcelain fused to metal or plastic processed to metal type crowns are not a benefit for children under 16 years of age. An allowance will be made for an acrylic crown. If performed, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

A crown placed on a specific tooth is allowable only once in a five-year period.

A pulp cap is a benefit only on a permanent tooth with an open apex.

4. FIXED BRIDGES

A fixed bridge is considered standard dental treatment when it is necessary to replace one missing permanent anterior tooth in a person 16 years old or older. Such treatment will be covered if the Enrollee's oral health and general dental condition permits.

Fixed bridges used to replace missing posterior teeth are considered optional when the abutment teeth are dentally sound and would be crowned only for the purpose of supporting a pontic. A fixed bridge used under these circumstances is considered optional dental treatment. The Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

Fixed bridges are not a benefit when provided in connection with a partial denture on the same arch. If provided, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

Replacement of an existing nonfunctional bridge is limited to once in a five-year period from initial placement and shall be covered only when the replacement duplicates the original bridge.

Fixed bridges are not a benefit for Enrollees under the age of 16. A fixed bridge under these circumstances is considered optional dental treatment. If performed, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

5. RECONSTRUCTION

Limitations and Exclusions of Benefits

The DeltaCare USA program provides coverage for procedures necessary to eliminate oral disease and to replace missing teeth. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ) are not covered benefits. Extensive treatment plans involving 10 or more crowns or units of fixed bridgework is considered full mouth reconstruction and is not a benefit of the DeltaCare USA program. The program will allow for complete or partial denture(s).

6. SPECIALIZED TECHNIQUES

Precious metal for removable appliances, precision abutments for partials or bridges (overlays, implants, and appliances associated therewith), personalization and characterization, are all considered optional treatment. If performed, the Enrollee must pay the difference in cost between the Contract Dentist's "filed fees" for the covered benefit and optional treatment, plus any copayment for the covered benefit.

7. PREVENTIVE CONTROL PROGRAMS

Any part of a preventive or soft tissue management program, which is not a listed covered service on Schedule A.

8. STAYPLATES

Stayplates in conjunction with fixed or removable appliances, are only a benefit to replace extracted anterior teeth for adults during a healing period and as anterior space maintainers for children.

9. FRENECTOMY

The frenum can be excised when the tongue has limited mobility; or has a large diastema between teeth; or when the frenum interferes with a prosthetic appliance.

10. PEDODONTIA

Pedodontic referrals must be preauthorized by Delta Dental. Benefits for dependent children through age three are covered at 100% of the agreed upon fee less any applicable copayments for covered benefits and children four years and older are at 50% of agreed upon fee less any applicable copayments for covered services.

11. TREATMENT PLANNING

The objective of this Program is to see that all Enrollees are brought to a good level of oral health and that this level of oral health is maintained. To achieve this objective takes careful treatment planning. Priorities have been established on the following basis:

- a. Priority attention is given to those procedures that, if not done first, could have an immediate effect on the Enrollee's overall oral health.
- b. Priority is next given to work such as active dental decay and periodontal problems that would not have an immediate effect on the Enrollee's oral health.
- c. Priority is then given to replacement of missing teeth not causing a gross lack of function.

Exceptions are made to this treatment planning concept based on individual circumstances.

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Write to:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

Call toll-free: 800-422-4234

Customer Service agents are available Monday through Friday, 8 a.m. to 9 p.m., Eastern time. Or, use our automated phone system,

available 24/7.

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Administered by:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

NOTE: This is only a brief summary of your plan.

This brochure is not intended to replace your legally required plan booklet. The Group Dental Service Contract determines the exact terms and conditions of your coverage. Please refer to the "Description of Benefits and Copayments" and "Limitations and Exclusions of Benefits" in this brochure for a complete list of covered procedures, copayments, plan limitations and exclusions. You may also consult your Evidence/Certificate of Coverage, which will be mailed to you upon enrollment. If you wish to review an Evidence/Certificate of Coverage prior to enrollment, you may request a copy by calling Customer Service at 800-422-4234.