Delta Dental Premier® Voluntary Enhanced Table Plan

The Delta Dental Premier Voluntary Enhanced Table Plan is an employee-paid dental plan that will enable you and your family to enjoy the benefits of quality, affordable dental care.

How the Plan Works

The Delta Dental Premier Voluntary Enhanced Table Plan is easy to use and understand. There are no deductibles, and each members eligible to receive up to \$1,500 in benefits each year.

It provides coverage for the services listed in the following Table of Allowance. When you visit a Delta Dental Premier dentist (or a dentist whose office is located outside of Massachusetts), we will provide reimbursement up to the amount listed on the Table of Allowance.

To use your dental benefits, simply provide your dentist with the information that is printed on your ID card. The dentist will complete and submit your claim for you. If you have a patient responsibility, Delta Dental will send you an Explanation of Benefits (EOB) detailing what Delta Dental paid the dentist under your plan's coverage and your remaining patient balance, which you pay directly to the dentist.

Coverage is effective for all dependents up to age 26.

When You Visit a Delta Dental Premier Dentist

The Delta Dental Premier Voluntary Enhanced Table Plan utilizes our Delta Dental Premier network of more than 12,000 dentist locations in Massachusetts. To find out if your dentist is part of this network, simply ask your dentist, visit our web site at www.deltadentalma.com or contact Delta Dental's Customer Service department at 1-800-872-0500. Because our dentists generally agree to accept reduced fees from Delta Dental members, your out-of-pocket costs will generally be lower when visiting a Delta Dental Premier dentist.

All diagnostic and preventive services are covered at 100%, which means you have no out-of-pocket costs when you visit a participating dentist. Other services require a co-payment. For example, assume your Delta Dental Premier dentist typically charges \$85 for a one surface silver filling. However, his/her contract fee with Delta Dental is \$65, which means that he/she will accept \$65 as payment in full. Delta Dental will pay \$33 (code D2140 on the table of allowance) toward the filling, and your co-payment will be \$32.*

If you receive a treatment that is not covered under your plan, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate. To avoid any unexpected out-of pocket expenses, we recommend that you visit Delta Dental's website at www.deltadentalma.com or call Customer Service at 1-800-872-0500 to determine your remaining benefits.

Delta Dental members can also take advantage of expanded discounts on covered services, even after they have used up their benefit dollars, visit limits and other situations. Get the details at http://deltadentalma.com/members/disounts-on-covered-services/.

When You Visit an Out-of-Network Dentist

When you visit a Massachusetts dentist who is not part of the Delta Dental Premier network, you will be responsible for any difference between Delta Dental's payment and the dentist's submitted charge for diagnostic and preventive services. For all other services, we will provide up to 80% of the amount listed on the Table of Allowance. For example, for a one surface filling (code D2140) we will pay \$26.40 if provided by a non-participating

* Examples for illustrative purposes only. Actual fees and contract amounts will vary.

dentist—that is 80% of the \$33 payment you would receive if you visited a Delta Dental Premier dentist.*

If you receive dental care from a dentist located outside of Massachusetts, you will be responsible for any difference between Delta Dental's payment and the dentist's submitted charge for diagnostic and preventive services. For all other services we will pay up to the amount listed on the Table of Allowance.

In these cases, you will be responsible for the difference between your dentist's full charge and the amount Delta Dental pays. In addition, you may have to pay the dentist at the time of your visit and submit a claim to us at: Delta Dental, P.O. Box 2907, Milwaukee, WI 53201-2907.

Identification Card

Two Delta Dental identification cards will be mailed to your home shortly after your enrollment. Both cards are issued in the subscriber's name, but can be used by any family member covered by the Delta Dental Premier Voluntary Enhanced Table Plan.

More About Claims

- All claims must be submitted within one year.
- You may want to ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will enable us to help you estimate any out-of-pocket expenses you may incur.
- If a claim is denied you can request an appeal by writing to Delta Dental within 180 days of receiving notice on the claim. Appeals should be sent to Delta Dental, P.O. Box 9695, Boston,
- Under your plan's subrogation clause you may be required to reimburse Delta Dental for claim payments if you also receive payment from a third party who is held liable for an injury that required the dental care.

Coordination of Benefits

Many people have dental coverage under more than one plan. If you and your family are covered by more than one dental plan (or a medical plan that offers dental coverage), Delta Dental will coordinate benefits with the other carrier. In determining coverage, total payments from both carriers cannot exceed the allowable charge for the service. If you have a question about Coordination of Benefits (COB), please contact our Customer Service department at 1-800-872-0500.

Premiums and Rates

All premiums will be automatically deducted from your paycheck. Once you enroll, you must remain on the Delta Dental Premier Voluntary Enhanced Table Plan for one year. Rates for the Delta Dental Premier Voluntary Enhanced Table Plan are reviewed each year and may be subject to change effective in July.

Rollover Max

Rollover Max is a benefit feature that allows you to roll over a portion of your unused spending to increase your maximum benefit limit next year, and beyond. To qualify, you must receive at least one cleaning or one oral exam in the plan year, and your total yearly claims cannot exceed \$700. Rollover Max will then allow you to roll over \$500 to use the next year and beyond. See www.deltadentalma.com/pdf/O7/rollovermax.pdf for more details.

The following is a complete list of the procedures covered under the Delta Dental Premier Voluntary Enhanced Table Plan. The amounts listed are the maximum amounts Delta Dental will pay for these procedures.

Delta Dental Premier Voluntary Enhanced Table Plan

Table of Allowance

Diagnostic Services			Onlay - white/resin, three surfaces	
D0120	Periodic oral examinationCovered at 100%	D2663	(laboratory processed)\$	318.00
D0140	Limited oral evaluation problem focusedCovered at 100%	D2664	Onlay - white/resin, four or more surfaces	
D0145	Oral evaluation for a patient under three	725 07267, 0	(laboratory processed)\$	
	years of age and counseling with primary	D2740	Crown - porcelain/ceramic substrate\$	
	caregiverCovered at 100%	D2750	Crown - porcelain and high noble metal\$	
D0150	Comprehensive oral evaluationCovered at 100%	D2751	Crown - porcelain and base metal\$	
D0160	Detailed and extensive oral evaluation -	D2752 D2780	Crown - noble metal\$ Crown - 3/4 cast high noble metal\$	
D0190	problem focusedCovered at 100%	D2780 D2781	Crown - 34 cast right hobie metal\$	
D0180	Comprehensive periodontal evaluation - new or established patientCovered at 100%	D2781	Crown - 34 cast predominately base metal\$	
D0210	Full-mouth x-ray seriesCovered at 100%	D2783	Crown - 3/4 porcelain/ceramic\$	
D0220	Single x-ray	D2790	Crown - high noble metal\$	
D0230	Additional x-rayCovered at 100%	D2791	Crown - base metal\$	
D0270	Single bitewing x-rayCovered at 100%	D2792	Crown - noble metal\$	
D0272	Two bitewing x-raysCovered at 100%	D2794	Crown - titanium\$	331.00
D0273	Three bitewing x-raysCovered at 100%	D2910	Recement inlay\$	29.00
D0274	Four bitewing x-raysCovered at 100%	D2915	Recement cast or prefabricated post and core\$	
D0277	Vertical bitewing series (7 to 8 films)Covered at 100%	D2920	Recement crown\$	
D0330	Panoramic x-rayCovered at 100%	D2930	Crown - stainless steel: baby tooth\$	
D0999	Unspecified diagnostic procedure,	D2932	Crown - prefabricated resin\$	
	by report**Covered at 100%	D2940	Sedative filling (temporary)\$	
** This co	ode may be used for reimbursing Chlorhexidine and prescription	D2950	Crown build-up\$	
	toothpaste only when administered and dispensed in the dental office.	D2951	Pin retention in addition to filling\$	
ou ongu.		D2952	Cast post and core\$	
Prever	tive Services	D2954 D2971	Prefabricated post and core\$	112.00
D1110	Adult cleaningCovered at 100%	D29/1	Additional procedures to construct new crown under existing partial denture framework\$	67.00
D1120	Child cleaningCovered at 100%		under existing partial defiture framework	07.00
D1206	Topical application fluoride varnishCovered at 100%	Endod	ontic Services	
D1208	Topical application of fluorideCovered at 100%	D3220	Pulp removal on baby tooth\$	46.00
D1351	Sealant applicationCovered at 100%	D3220	Gross pulpal debridement primary and	40.00
D1352	Preventive resin restoration in permanent tooth	DOZZI	permanent teeth\$	29.00
	for moderate to high caries risk patientsCovered at 100%	D3310	Root canal treatment: front tooth\$	
D1510	Space maintainer - fixed, unilateralCovered at 100%	D3320	Root canal treatment: bicuspid tooth\$	
D1516	Space maintainer - fixed - bilateral,	D3330	Root canal treatment: molar tooth\$	
	maxillaryCovered at 100%	D3410	Surgical root canal treatment: front tooth\$	176.00
D1517	Space maintainer - fixed - bilateral,	D3426	Surgical root canal treatment:	
D1500	mandibular		each additional tooth\$	175.00
D1520	Space maintainer - removable, unilateralCovered at 100% Space maintainer - removable - bilateral.			
D1526	maxillaryCovered at 100%	Period	ontic Services	
D1527	Space maintainer - removable - bilateral,	D4210	Gum surgery: gingivectomy, per quadrant\$	
D1327	mandibularCovered at 100%	D4211	Gum surgery: gingivectomy, per tooth\$	
D4910	Periodontal cleaning	D4240	Gum surgery: flap procedure\$	267.00
D 1010	Totalorical ordaning illinininininininininininininininininin	D4241	Gingival flap procedures, including root planing,	101.00
Minor	Restorative Services	5 4000	one to three teeth, per quadrant\$	
D2140	One surface silver filling: permanent tooth\$ 33.00	D4260	Bone surgery 4 or more teeth\$	
D2150	Two surface silver filling: permanent tooth\$ 42.00	D4261 D4273	Bone surgery 1-3 teeth\$ Subepithelial connective tissue graft procedure\$	
D2160	Three surface silver filling: permanent tooth\$ 48.00	D4273	Distal or proximal wedge procedure\$	
D2161	Four or five surface silver filling: permanent tooth\$ 61.00	D4274	Free soft tissue graft procedure, first tooth,	100.00
D2330	One surface white filling: front tooth\$ 38.00	042//	2 teeth per quadrant, per 36 months\$	267.00
D2331	Two surface white filling: front tooth\$ 49.00	D4283	Autogenous connective tissue graft procedure each	207.00
D2332	Three surface white filling: front tooth\$ 60.00	2 ,233	additional contiguous tooth, implant, or edentulous	
D2335	Four or five surface white filling: front tooth\$ 80.00		tooth position in same graft site\$	133.50
D2391	One surface white filling: back tooth\$ 38.00	D4285	Non-autogenous connective tissue graft procedure	
W 10 E			each additional contiguous tooth, implant, or	
	Restorative Services		edentulous tooth position in same graft site\$	133.50
D2542	Onlay - metallic, two surfaces\$ 318.00	D4341	Periodontal scaling and root planing,	
D2543	Onlay - metallic, three surfaces\$ 318.00	550000000000000000000000000000000000000	per quadrant\$	68.00
D2544	Onlay - metallic, four or more surfaces\$ 318.00	D4342	Periodontal scaling and root planing -	
D2642	Onlay - porcelain/ceramic, two surfaces		one to three teeth, per quadrant\$	41.00
D2643	Onlay - porcelain/ceramic, three surfaces\$ 318.00 Onlay - porcelain/ceramic, four or more surfaces\$ 318.00	D4355	Full mouth debridement to enable	F0.00
D2644 D2662	Onlay - white/resin, two surfaces Onlay - white/resin, two surfaces	D 4701	comprehensive evaluation and diagnosis\$	
D2002	(laboratory processed)\$ 318.00	D4381	Non-surgical gum therapy\$	24.00
	(1000.000) processed/imminiminiminimin 4 010.00			

Delta Dental Premier Voluntary Enhanced Table Plan Table of Allowance

Removable Prosthodontics		D6094	Abutment supported crown - (titanium)\$	331.00	
D5110	Complete denture, upper\$ 3	31.00	D6095	Repair implant abutment, by report\$	127.00
D5120	Complete denture, lower\$ 3		D6100	Implant removal, by report\$	116.00
D5130	Immediate denture, upper\$ 3		D6205	Pontic - indirect resin based white\$	
D5140	Immediate denture, lower\$ 3		D6210	Bridge pontic: high noble metal\$	
D5211	Upper partial denture: resin\$ 30		D6211	Bridge pontic: base metal\$	
D5212	Lower partial denture: resin\$ 30		D6212	Bridge pontic: noble metal\$	
D5213	Upper partial denture: metal\$ 35		D6214	Pontic - titanium\$	331.00
D5214	Lower partial denture: metal\$ 35		D6240	Bridge pontic: porcelain with high noble metal \$	331.00
D5221	Immediate maxillary partial denture - resin base		D6241	Bridge pontic: porcelain with base metal\$	
	(including any conventional clasps,		D6242	Bridge pontic: porcelain with noble metal\$	305.00
	rests and teeth)\$30	05.00	D6545	Retainer - cast metal for acid etch bridge\$	127.00
D5222	Immediate mandibular partial denture - cast metal		D6611	Onlay - cast high noble metal,	
	framework resin base (including any conventional			three or more surfaces\$	318.00
	clasps, rests and teeth)\$30	05.00	D6612	Onlay - cast predominantly base metal,	
D5223	Immediate mandibular partial denture - cast metal			two surfaces\$	318.00
	framework resin denture bases (including any		D6613	Onlay - cast predominantly base metal,	
	conventional clasps, rests and teeth)\$ 35	55.00		three or more surfaces\$	318.00
D5224	Immediate mandibular partial denture - cast metal		D6615	Onlay - cast noble metal, three or more surfaces\$	318.00
	framework with resin denture bases (including any		D6624	Inlay - titanium\$	318.00
	conventional clasps, rests and teeth)\$ 35	55.00	D6634	Onlay - titanium\$	318.00
D5225	Upper partial denture - flexible base		D6710	Crown - indirect resin based white\$	331.00
	(including any clasps, rests and teeth)\$ 35	55.00	D6750	Crown - porcelain with high noble metal\$	331.00
D5226	Lower partial denture - flexible base		D6751	Crown - porcelain with base metal\$	292.00
	(including any clasps, rests and teeth)\$ 35	55.00	D6752	Crown - porcelain with noble metal\$	305.00
D5282	Removable unilateral partial denture - one piece cast		D6780	Crown - 3/4 cast high noble metal\$	331.00
	metal (including clasps and teeth), maxillary\$ 20	04.00	D6781	Crown - 3/4 cast predominately base metal\$	
D5283	Removable unilateral partial denture - one piece cast		D6782	Crown - 3/4 cast noble metal\$	331.00
	metal (including clasps and teeth), mandibular \$ 20	04.00	D6790	Crown - cast high noble metal\$	331.00
D5410	Adjust denture: complete, upper\$ 2		D6791	Crown - cast base metal\$	
D5411	Adjust denture: complete, lower\$ 2	25.00	D6792	Crown - cast noble metal\$	305.00
D5510	Repair broken complete denture base\$ 5	59.00	D6794	Crown - titanium\$	331.00
D5520	Replace missing or broken teeth:		D6930	Recement bridge\$	38.00
	complete denture, per tooth\$ 3	38.00			
D5610	Base repair: partial denture\$ 4	45.00	Oral an	d Maxillofacial Surgery	
D5620	Cast framework repair\$		D7111	Coronal remnants - deciduous (baby) tooth\$	20.00
D5630	Repair or replace broken clasp\$ 4	45.00	D7140	Extraction, erupted tooth or exposed root	
D5640	Replace partial denture tooth, per tooth\$ 3	39.00		(elevation and/or forceps removal)\$	38.00
D5650	Add tooth to existing partial denture\$ 4	48.00	D7210	Surgical tooth removal\$	
D5660	Add clasp to existing partial denture\$ 5	58.00	D7220	Impacted tooth removal: soft tissue\$	96.00
D5670	Replace all teeth and acrylic on cast metal		D7230	Impacted tooth removal: partially bony\$	127.00
	framework (upper)\$ 21	12.00	D7240	Impacted tooth removal: completely bony\$	175.00
D5671	Replace all teeth and acrylic on cast metal		D7250	Root recovery\$	
	framework (lower)\$ 21		D7285	Biopsy of hard tissue\$	154.00
D5730	Reline denture: complete, upper (chairside)\$ 8		D7286	Biopsy of soft tissue\$	
D5731	Reline denture: complete, lower (chairside)\$ 8		D7287	Oral Exfoliative Cytology (brush biopsy)\$	64.00
D5740	Reline denture: partial, upper (chairside)\$ 8	30.00	D7288	Brush biopsy - transepithelial sample collection \$	64.00
D5741	Reline denture: partial, lower (chairside)\$ 8		D7310	Bone recontouring (done with extractions)\$	81.00
D5750	Reline denture: complete, upper (laboratory)\$ 12		D7311	Alveoloplasty in conjunction with extractions -	
D5751	Reline denture: complete, lower (laboratory)\$ 12			one to three teeth or tooth spaces, per quadrant \$	81.00
D5760	Reline denture: partial, upper (laboratory)\$ 11		D7320	Bone recontouring (done without extractions)\$	118.00
D5761	Reline denture: partial, lower (laboratory)\$ 11	12.00	D7321	Alveoloplasty not in conjunction with extractions -	
normal remains				one to three teeth or tooth spaces, per quadrant \$	
Fixed I	Prosthodontics		D7471	Excision - bone tissue\$	
D6010	Surgical placement of implant body:		D7472	Removal of torus palatinus\$	
	endosteal implant\$ 33		D7473	Removal of torus mandibularis\$	
D6056	Prefabricated abutment (includes placement)\$ 11		D7510	Incision and drainage of abscess\$	48.00
D6057	Custom abutment (includes placement)\$ 12		D7511	Incision and drainage of abscess - intraoral soft	
D6058	Abutment supported porcelain/ceramic crown \$ 34	48.00		tissue - complicated (includes drainage	
D6059	Abutment supported porcelain fused to		57000	of multiple fascial spaces)\$	
	metal crown (high noble)\$ 33	31.00		Frenulectomy (frenectomy or frenotomy)\$	143.00
D6061	Abutment supported porcelain fused to		D7963	Frenuloplasty . \$ 143.00	
	metal crown (noble metal)\$ 30				
D6065	Implant supported porcelain/ceramic crown\$ 34	18.00		tive General Services	
D6066	Implant supported porcelain fused to metal crown	71.00	D9110	Emergency treatment for the relief of pain\$	29.00
D.C.O. ==	(titanium, titanium alloy, high noble metal)\$ 33	31.00	D9223	Deep sedation/general anesthesia -	
D6067	Implant supported metal crown	71.00	D001-	each 15 minute increment\$	29.00
	(titanium, titanium alloy, high noble metal)\$ 33	31.00	D9243	Intravenous moderate conscious sedation/	00.00
				analgesia - each 15 minute increment\$	29.00

Delta Dental Premier Enhanced Voluntary Table Plan Limitations

DIAGNOSTIC:

Comprehensive Evaluation - Once every 60 months per dentist Periodic Oral Exams - Twice every 12 months Full-mouth X-rays - Once every 60 months Bitewing X-rays - Twice every 12 months Single Tooth X-rays - As needed

PREVENTIVE:

Teeth Cleaning - Twice every 12 months

Fluoride Treatments - Twice every 12 months for members under age 19 Space Maintainers (required due to the premature loss of teeth) - For members under age 14 and not for the replacement of primary or permanent front teeth

Sealants - Once per tooth per 48 months on the occlusal surface of permanent first and second molars for patients up to age 16. Sealants are also covered for patients age 16 to 19 on molars for those who have had a recent cavity and are at risk for decay

Chlorhexidine Mouthrinse - This is a covered benefit only when administered and dispensed in the dentist's office following scaling and root planing

Fluoride Toothpaste - This is a covered benefit only when administered and dispensed in the dentist's office following periodontal surgery

RESTORATIVE:

Silver Fillings - Once every 24 months per surface per tooth White Fillings - Once every 24 months per surface per tooth on front teeth; single surface only on back teeth

Temporary Fillings - Once per tooth

Stainless Steel Crowns (baby teeth only) - Once every 24 months per tooth

ORAL SURGERY:

Simple Extractions - Once per tooth Surgical Extractions - Once per tooth

PERIODONTICS:

Periodontal Surgery - One surgical procedure per quadrant in 36 months.

Scaling and Root Planing - Once in 24 months, per quadrant Periodontal Cleaning - Four times every 12 months following active periodontal treatment. Not to be combined with preventive cleanings.

ENDODONTICS:

Root Canal Treatment - Once per tooth Vital Pulpotomy - Limited to deciduous (baby) teeth for members under age 14

PROSTHETIC MAINTENANCE:

Bridge or Denture Repair - Once within 12 months, same repair Rebase or Reline of Dentures - Once within 36 months Recement of Crowns and Onlays - Once per tooth

EMERGENCY DENTAL CARE:

Minor Treatment for Pain Relief - Three occurrences in 12 months General Anesthesia - General Anesthesia and IV sedation are allowed with covered surgical impacted wisdom teeth only.

PROSTHODONTICS:

Dentures – Once within 60 months

Fixed Bridges and Crowns (when part of a bridge) – Once within 60 months

MAJOR RESTORATIVE:

Crowns (when teeth cannot be restored with regular fillings) – Once within 60 months per tooth

Endosteal (single tooth) Implants - Implants: (only in lieu of a 3-unit bridge) An Endosteal Implant: Only when it is to replace one missing tooth and when adjacent teeth are healthy and do not require crowns. Once per 60 months per Implant. (Pre-estimates recommended).

For More Information

This information should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions or limitations and exclusions, please see the Subscriber Certificate. Copies of the Subscriber Certificate are available through your benefits administrator. If you have further questions, please contact Delta Dental's Customer Service department.

At your request, Interpreter and translation services related to administrative procedures are available to you or a covered family member.

خدمات ترجمة فورية/ترجمة في حالة طلبكم نقوم بتوفير مترجمين وخدمات ترجمة تتعلق بالإجراءات الإدارية.

អ្នកបកប្រែ ឬកិច្ចការបកប្រែ បើអ្នកស្នើឱ្យមានអ្នកបកប្រែ និងកិច្ចការបកប្រែ ដែលជាប់ទាក់ទងទៅនឹង វិធីចាត់ចែងការ យើងមានផ្ដល់ជូន ។

翻譯服務

如果您提出要求,我們可以為您提供相關的行政禮節的翻譯服務。

Services de traduction et d'interprétariat. Les services de traduction et d'interprétariat en connexion avec les procédures administratives sont disponibles sur demande.

Услуги устного/письменного перевода.
По Вашему требованию будут предоставлены услуги устного и

Sèvis Entèprèt ak TradiskyonSi w mande sèvis entèprèt ak tradiksyon pou prosede administratif, nap mete yo a dispozisyon

письменного перевода, связанные с административными процедурами.

Servizi di interpretariato e traduzione richiesta, sono disponibili servizi di interpretariato e traduzione relazionati con pratiche amministrative.

ບໍລິການແປໝາສາ ແລະ ນາຍໝາສາ

ຕາມທີ່ທ່ານຂໍມາ, ພວກເຮົາມີບໍລິການນາຍ ແປພາສາ ແລະ ການແປພາສາທີ່ກ່ຽວກັບຂັ້ນຕອນການບໍລິຫານໃຫ້ທ່ານແລະ ສມາຊິກໃນຄອບຄົວຂອງທ່ານ

Servicos de tradutor(a)/interprete Se assim o solicitar, estao disponiveis servicos de traducao e interpretacao para os procedimentos administrativos.

Υπηρεσίες Διερμηνέα/Μεταφραστή Μετά από αίτησή σας, υπηρεσίες διερμηνέα και μεταφραστή σχετικά με διοικητικές διαδικασίες είναι στη διάθεσή σας.

Servicios de interpretación/traducción Si usted lo solicita, se encuentran a su disposición servicios de interpretación y traducción para asistirle en procedimientos administrativos.

△ DELTA DENTAL

Your Plan is Administered by: **Delta Dental of Massachusetts** (800) 872-0500 www.deltadentalma.com

465 Medford Street Boston, MA 02129

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Delta Dental Premier Voluntary Enhanced Table Plan

Nondiscrimination Notice

Delta Dental of Massachusetts complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation. Delta Dental of Massachusetts does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

Delta Dental of Massachusetts:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, and accessible electronic formats)
- · Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, visit: http://www.deltadentalma.com or call the number on your member ID card.

If you believe that Delta Dental of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Ugonna Onyekwu Civil Rights Coordinator Compliance Department 465 Medford Street Boston, MA 02129 Fax: 617-886-1390

 ${\bf Email: Fair Treatment@great dental plans.com}$

TTY: 711

View our Notice of Privacy Practices at http://bit.ly/ddmanpp

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ugonna Onyekwu is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can file a complaint electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD)

Delta Dental of Massachusetts PPO and Premier insurance products are offered by Dental Service of Massachusetts, Inc. Delta Dental of Massachusetts EPO and DeltaCare insurance products are offered DSM Massachusetts Insurance Company, Inc.

Delta Dental mobile app features

Log in to access the full range of tools and resources





Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.



My coverage and my claims

View information on your plan and coverage details, and check the status of claims for you and your family. Easily add your dependents to your account so you can access the whole family's coverage in one spot.



Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.



ENHANCED Dental Care Cost Estimator*

You can easily estimate your costs and coverage before you to to the dentist with our Dental Care Cost Estimator. Our easy to use tool combines your benefits with your deductible and information from your dentist to give you the best estimate possible.



LifeSmile™ Score

Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey.

*The cost estimator tool only generates estimated costs and cannot be relied upon for the actual costs. The members should carefully review their benefit terms and speak with their dentists before the dental procedures are undertaken.

Secure access to your benefits



You must log in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.







Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, check claims and coverage, view ID cards and more, right on your mobile device.

Getting started



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE

Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at the left. You will need an internet connection in order to download and use most features of our free app.

Logging in to view benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. If you haven't registered for an account yet, you can do that within the app.

Forgot your username or password?

You can easily also retrieve your username or password via the Delta Dental mobile app.



What is gum disease?

- Periodontal disease is an infection of your gums and jawbone.
- · Gingivitis is an infection in your gums.

Gum disease

- · Gets worse if not properly treated.
- Can be passed on to other family members.
- Can appear without symptoms so people may not know they have it.
- May affect the outcomes of other diseases, such as diabetes and heart disease.
- May lead to premature birth in pregnant women.

How is gum disease treated?

- A deep cleaning by your dentist to remove the bacteria that is damaging your gums.
- Prescription mouth rinse or fluoride toothpaste, or other medicine to use at home.
- Some people may need gum surgery.

Stay healthy after treatment for gum disease

- Floss daily.
- · Brush twice a day.
- Visit your dentist every six months for oral exams and cleanings.
- Use at-home products your dentist recommends.
- Do not chew or smoke tobacco.



What causes cavities?

- · Bacteria in your mouth.
- Frequent snacking and sipping sugary drinks.
- · Not cleaning your teeth well.

Reduce your risk for cavities

- Brush for two minutes, twice a day, with fluoride toothpaste.
- Brush your teeth after eating sugary or starchy foods.
- Floss daily to remove food trapped between teeth.
- Chew Xylitol gum.

Protect your teeth with sealants

- A dental sealant is a thin, plastic coating painted on the chewing surfaces of teeth -- usually the back molars - to prevent tooth decay
- Takes only a few minutes to apply a sealant to a tooth.
- · Last for 5 years or longer.

Who should get sealants?

 Children when their first molars (ages 6-7) and second molars (ages 12-13) emerge.