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 9,000 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. Also, if you receive a treatment after you have exhausted your maximum or if you receive a treatment which will cause you to exceed your maximum, 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.

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

 $^{\rm t}$ 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 249, Thiensville, WI 53092.

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

_	nostic Services		2740	Crown - porcelain/ceramic substrate	\$ 348.00
D0120	The state of the s	100% D	2750	Crown - porcelain and high noble metal	\$ 331.00
D0140	and the state of t		2751	Crown - porcelain and base metal	\$ 292,00
D014			2752	Crown - noble metal	\$ 305.00
	years of age and counseling with primary		2780	Crown - 3/4 cast high noble metal	\$ 331.00
	caregiver Covered at		2781	Crown - 34 cast predominately base metal	331.00
D0150	The state of the s		2782	Crown - 34 cast noble metal	331.00
D0160			2783	Crown - 34 porcelain/ceramic	318.00
	problem focused Covered at 1		2790	Crown - high noble metal	331.00
D0180			2791	Crown - base metal	292.00
	new or established patient Covered at 1	100% D:	2792	Crown - noble metal	305.00
D0210	The second of th	100% D2	2794	Crown - titanium	331.00
D0220	- S-	100% D2	2910	Recement inlay	29.00
D0230	- State of the sta	100% D2	2915	Recement cast or prefabricated post and core \$	
D0270	Service at 1	100% D2	2920	Recement crown	29.00
D0272	The state of the s		2930	Crown - stainless steel: baby tooth\$	87.00
D0273	and the second of the second o		2932	Crown - prefabricated resin\$	80.00
D0274	a	100% D2	2940	Sedative filling (temporary)\$	29.00
D0277	the state of the s	100% D2	2950	Crown build-up\$	92.00
D0330	The state of the s	100% D2	2951	Pin retention in addition to filling\$	23.00
D0999	,		2952	Cast post and core\$	127.00
	by report** Covered at 1	100% D2	2954	Prefabricated post and core\$	112.00
n This	and and the state of the state	D2	2971	Additional procedures to construct new crown	
Ins	code may be used for reimbursing Chlorhexidine and prescription			under existing partial denture framework \$	67.00
strengti	n toothpaste only when administered and dispensed in the dental o	ffice.			
Duovio	mbiya Camdaaa	En	ıdodo	ontic Services	
	ntive Services	D3	220	Pulp removal on baby tooth\$	46.00
D1110	Adult cleaning Covered at 10	00% D3	221	Gross pulpal debridement primary and	
D1120	Child cleaning Covered at 10	00%		permanent teeth\$	29.00
D1206	Topical application fluoride varnish Covered at 10	00% D3	310	Root canal treatment: front tooth\$	210.00
D1208	Topical application of fluoride Covered at 10	00% _{D3}	320	Root canal treatment: bicuspid tooth\$	245.00
D1351	Sealant application Covered at 10	00% D3	330	Root canal treatment: molar tooth\$	350.00
D1352	Preventive resin restoration in permanent tooth	D3	410	Surgical root canal treatment: front tooth\$	176.00
DICIO	for moderate to high caries risk patients Covered at 10	00% D3		Surgical root canal treatment:	
D1510	Space maintainer - fixed, unilateral Covered at 10			each additional tooth\$	175.00
D1515	Space maintainer - fixed, bilateral Covered at 10	00%		•	
D1520	Space maintainer - removable, unilateral Covered at 10	^{00%} Pe	riodo	ntic Services	
D1525	Space maintainer - removable, bilateral Covered at 10	00% _{D.A} .		Gum surgery: gingivectomy, per quadrant\$	191.00
D4910	Periodontal cleaning Covered at 10	00% _{D4:}	211 (Gum surgery: gingivectomy, per tooth \$	48.00
N 4 !	Destaurit 0 1	D4:	240 (Gum surgery: flap procedure\$	267.00
	Restorative Services	D4:	241 (Gingival flap procedures, including root planing,	
D2140		5.00	(one to three teeth, per quadrant\$	161.00
D2150	Two surface silver filling: permanent tooth	2.00 D4:	260 E	Bone surgery 4 or more teeth \$	376.00
D2160	Three surface silver filling: permanent tooth\$ 48.	1,00 D42	261 8	Bone surgery 1-3 teeth\$	226.00
D2161	Four or five surface silver filling: permanent tooth. \$ 61.	l.00 D42	273	Subepithelial connective tissue graft procedure\$	267.00
D2330	One surface white filling: front tooth\$ 38.	.00 _{D42}	274 [Distal or proximal wedge procedure \$	188.00
D2331	Two surface white filling: front tooth\$ 49.	.00 D42	277 F	ree soft tissue graft procedure, first tooth,	
D2332	Three surface white filling: front tooth \$ 60.	.00	2	2 teeth per quadrant, per 36 months\$	267.00
D2335	Four or five surface white filling: front tooth \$ 80.		283 /	Autogenous connective tissue graft procedure each	20,100
D2391	One surface white filling: back tooth\$ 38.	.00	ā	additional contiguous tooth, implant, or edentulous	
			t	ooth position in same graft site\$	133.50
	Restorative Services	D42	285 1	Ion-autogenous connective tissue graft procedure	
D2542	Onlay - metallic, two surfaces\$ 318.	.00	е	ach additional contiguous tooth, implant, or	
D2543	Onlay - metallic, three surfaces \$ 318.	.00	е	dentulous tooth position in same graft site\$	133.50
D2544	Onlay - metallic, four or more surfaces\$ 318.		341 P	Periodontal scaling and root planing,	
D2642	Onlay - porcelain/ceramic, two surfaces\$ 318.6			per quadrant\$ 68,00	
D2643	Onlay - porcelain/ceramic, three surfaces \$ 318.		42 P	Periodontal scaling and root planing -	
D2644	Onlay - porcelain/ceramic, four or more surfaces \$ 318,6	00		ne to three teeth, per quadrant\$	41.00
D 2662	Onlay - white/resin, two surfaces	D43	55 F	ull mouth debridement to enable	
	(laboratory processed)\$ 318.0	00	C	and the second s	59.00
D 2663	Onlay - white/resin, three surfaces	D43	81 N		24.00
	(laboratory processed)	00		,,	
D 2664	Onlay - white/resin, four or more surfaces				
	(laboratory processed)	00			

Delta Dental Premier Voluntary Enhanced Table Plan Table of Allowance

Domo	vahla Drasthadantias	DC10	O described as a second for the seco	
D5110	vable Prosthodontics	D610	The second secon	5.00
D5110	Complete denture, upper\$ 331. Complete denture, lower\$ 331.		* ************************************	
D5120	Immediate denture, upper\$ 331.			
D5140	Immediate denture, lower\$ 331.		• • • • • • • • • • • • • • • • • • • •	
D5211	Upper partial denture: resin\$ 305.		• ,	
D5212	Lower partial denture: resin\$ 305.			
D5213	Upper partial denture: metal\$ 355.		• • • • • • • • • • • • • • • • • • • •	
D5214	Lower partial denture: metal\$ 355.			
D5221	Immediate maxillary partial denture - resin base	D654		
	(including any conventional clasps,	D661		.00
	rests and teeth)\$305.		three or more surfaces\$ 318.	00.5
D5222	Immediate mandibular partial denture - cast metal	D661		.00
	framework resin base (including any conventional		two surfaces\$ 318.	ເດດ
	clasps, rests and teeth)\$305.	.00 D661		.00
D5223	Immediate mandibular partial denture - cast metal		three or more surfaces\$ 318.	.00
	framework resin denture bases (including any	D661:		
	conventional clasps, rests and teeth)\$ 355.		,,,,,,,,	
D5224	Immediate mandibular partial denture - cast metal	D663		.00
	framework with resin denture bases (including any	D6710		
	conventional clasps, rests and teeth)\$355.0	00 D675		
D5225	Upper partial denture - flexible base	D675		
	(including any clasps, rests and teeth)\$ 355.0	.00 D675		
D5226	Lower partial denture - flexible base	D678		
	(including any clasps, rests and teeth)\$ 355.0	.00 D678		
D5281	Partial denture: one tooth, one side\$ 204.0			
D5410	Adjust denture: complete, upper\$ 25.0	.00 D679		
D5411	Adjust denture: complete, lower\$ 25.0			
D5510	Repair broken complete denture base\$ 59.0			.00
D5520	Replace missing or broken teeth:	D679		.00
	complete denture, per tooth\$ 38.0	.00 D693		
D5610	Base repair: partial denture\$ 45.0	.00		
D5620	Cast framework repair\$ 67.0	00 Oral	and Maxillofacial Surgery	
D5630	Repair or replace broken clasp\$ 45.0		Coronal remnants - deciduous (baby) tooth\$ 20.	.00
D5640	Replace partial denture tooth, per tooth\$ 39.0	00 D7140		
D5650	Add tooth to existing partial denture\$ 48.0	00	(elevation and/or forceps removal)\$ 38.	.00
D5660	Add clasp to existing partial denture\$ 58.0	00 D7210		
D5670	Replace all teeth and acrylic on cast metal	D7220		.00
	framework (upper)\$ 212,0	00 D7230		
D5671	Replace all teeth and acrylic on cast metal	D724		.00
	framework (lower)\$ 212.0			.00
D5730	Reline denture: complete, upper (chairside)\$ 80.0	00 D728		.00
D5731	Reline denture: complete, lower (chairside)\$ 80.0			.00
D5740	Reline denture: partial, upper (chairside)\$ 80.0			00
D5741	Reline denture: partial, lower (chairside)\$ 80.0	00 D7288	B Brush biopsy - transepithelial sample collection\$ 64.6	00
D5750	Reline denture: complete, upper (laboratory)\$ 122.0			
D5751	Reline denture: complete, lower (laboratory)\$ 122.0		Alveoloplasty in conjunction with extractions -	
D5760	Reline denture: partial, upper (laboratory)\$ 112.0	00	one to three teeth or tooth spaces, per quadrant \$ 81.0	00
D5761	Reline denture: partial, lower (laboratory)\$ 112.0		D Bone recontouring (done without extractions)\$ 118.0	00
		D7321	Alveoloplasty not in conjunction with extractions -	
Fixed	Prosthodontics		one to three teeth or tooth spaces, per quadrant \$ 118.0	00
D6010	Surgical placement of implant body:	D7471	Excision - bone tissue\$ 207.0	00
	endosteal implant\$ 331.0	00 D7472		00
D6056	Prefabricated abutment (includes placement)\$ 112.0	00 D7473		00
D6057	Custom abutment (includes placement)\$ 127.0	00 D7510		
D6058	Abutment supported porcelain/ceramic crown \$ 348.0	00 D7511	Incision and drainage of abscess - intraoral soft	
D6059	Abutment supported porcelain fused to		tissue - complicated (includes drainage	
	metal crown (high noble)\$ 331.0	00	of multiple fascial spaces)\$ 48.0	00
D6061	Abutment supported porcelain fused to	D7960	Frenulectomy (frenectomy or frenotomy)\$ 143.0	
	metal crown (noble metal)\$ 305.0	00 D7963		
D6065	Implant supported porcelain/ceramic crown\$ 348.0	00		
D6066	Implant supported porcelain fused to metal crown		nctive General Services	
	(titanium, titanium alloy, high noble metal)\$ 331.0		Emergency treatment for the relief of pain\$ 29.0	00
D6067	Implant supported metal crown	D9223		
	(titanium, titanium alloy, high noble metal)\$ 331.0	00	each 15 minute increment\$ 29.0	00
D6094	Abutment supported crown - (titanium)\$ 331.0	00 D9243		- -
D6095	Repair implant abutment, by report\$ 127.0		analgesia - each 15 minute increment\$ 29.0	00

Delta Dental Premier Enhanced Voluntary Table Plan

Limitations

DIAGNOSTIC:

Comprehensive Evaluation - Once every 60 months per dentist Periodic Oral Exams - Once every 6 months Full-mouth X-rays - Once every 60 months

Bitewing X-rays - Once every 6 months when oral conditions indicate

Single Tooth X-rays - As needed

PREVENTIVE:

Teeth Cleaning - Once every 6 months

Fluoride Treatments - Once every 6 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

ORAL SURGERY:

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

Periodontal Surgery - One surgical procedure per quadrant in 36

Scaling and Root Planing - Once in 24 months, per quadrant Periodontal Cleaning - Once every 3 months following active periodontal treatment, not to exceed 2 in a calendar year if 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 تتطق بالإجراءات الإدارية.

អ្នកបកខ្មែរ ឬតិចូតារបកខ្មែរ លីអ្នកស្នើឱ្យមានអ្នកបកប្រែ និងកិច្ចកាលកប្រែ ដែលជាប់ទាក់ទងទៅនឹង វិធីបាត់ថែងការ យើងមានផ្តល់ជូន ។

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 письменного перевода, связанные с административными процедурами.

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

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

ບໍລິການແປພາສາ ແລະ ນາຍພາສາ

ຕາມທີ່ທ່ານຂໍມາ, ພວກເຮົາມີບໍລິການນາຍ ແປພາສາ ແລະ ການແປພາສາທີ່ກ່ງວກັບຂັ້ນຕອນການບໍລິຫານໃຫ້ທ່ານແລະ ສມາຊິກໃນດອບຄົວຂອງທ່ານ

Servicos de tradutor(a)/interprete Se assim o solicitar, estao disponíveis 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 asistirie en procedimientos administrativos.

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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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SP336 (12/15)