DELTA DENTAL

Dental benefits summary*

HEARTLAND CENTER FOR BEHAVIORAL CHANGE	Delta Dental PPO™ Network	Delta Dental Premier® Network	Out-of-Network
	Based on applicable PPO Maximum Plan Allowance - No balance billing	Based on applicable Premier Maximum Plan Allowance - No balance billing	Based on applicable Maximum Plan Allowance for Out-of-Network dentist - Balance billing is possible
Preventive services • Bitewing x-rays, one set per calendar year • Full mouth x-rays, once in any 36-month period • Oral Examinations, twice in any calendar year • Periapical x-rays, as required • Periodontal maintenance, twice in any calendar year (subject to your prophylaxis frequency limitation) • Prophylaxis (cleanings), twice in any calendar year • Sealants for dependent children under age 16, once in 5 years • Space maintainers for dependent children under age 16, once in 5 years • Topical fluoride treatments for dependent children under age 16, once in any calendar year	**100%**	**100%**	**100%**
Basic services • Emergency palliative treatment • Endodontics • Fillings • Simple & Surgical extractions • Oral Surgery	**80%**	**80%**	**80%**
Major services • Bridge repairs & recement • Bridges, once in 7 years • Crown repairs & recement • Crowns, Inlays, Onlays, once in 7 years • Denture repairs & adjustments • Dentures, once in 7 years • General Anesthesia • Implants, as well as bone grafts, are a covered benefit. Limited to once in 7 years. • Non-Surgical Periodontics • Stainless steel crowns, once in 7 years • Surgical Periodontics	**50%**	**50%**	**50%**
Orthodontia • Not covered	**N/A**	**N/A**	**N/A**
Calendar year deductible (Applied to Basic and Major services)	**$50 individual 3X family**	**$50 individual 3X family**	**$50 individual 3X family**
Annual maximum (Applied to Preventive, Basic and Major services)	**$1,000**	**$1,000**	**$1,000**

Dependent age limit: 26

Added features included

- MAX*Advantage* - charges paid for cleanings, exams, x-rays, and fluoride treatment do not apply towards the annual benefit maximum

*This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions.

DELTA DENTAL®

Delta Dental MAX*Advantage*℠ benefit option

Delta Dental's MAX*Advantage*℠ dental benefit option allows groups and their participants to receive most preventive and diagnostic services without reducing their plan year maximum benefit amount. This means they can maintain their preventive dental care routine while saving their annual maximum for other dental services they may need throughout the year.

What services are included and do not count toward the plan year maximum benefit amount?

- ✓ Routine and comprehensive dental exams, as well as periodontal exams
- ✓ X-rays, including complete series, periapical, intraoral, extraoral, bitewings and panoramic films
- ✓ Cleanings, including perio-maintenance cleanings
- ✓ Fluoride and fluoride varnishes



Example

(2 exams, x-rays, 2 cleanings)
$1,000 annual maximum
100% coverage for routine care

Delta Dental pays: $300
Member pays: $0

Benefits remaining for other dental services:

With MAX*Advantage*℠	Without MAX*Advantage*℠
$1,000	**$700**

DELTA DENTAL

Save more money with a Delta Dental PPO™ dentist

Delta Dental understands the power of a healthy smile and distinctive value. Through the combination of the nation's largest proprietary network and discounts, we truly offer a unique value in an otherwise indistinguishable marketplace. And you have a choice.

Delta Dental allows you the freedom to visit any dentist, but you'll save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist. The Delta Dental Premier® network also provides cost-saving features and is the next best option when you can't find a Delta Dental PPO dentist. The dentist you choose could affect your cost.

Savings $ $ $

Most potential savings with Delta Dental PPO dentists

- When you visit your dentist, ask specifically if he or she is a contracted Delta Dental PPO dentist.
- Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees.
- You'll usually pay less when you visit a Delta Dental PPO dentist.

Find a Delta Dental PPO dentist

To find a current listing of Delta Dental PPO dentist locations:
- Visit DeltaDentalMO.com, select "Find a Provider" and click "Find a Dentist."
- Select "Delta Dental PPO" as your plan network.

Savings $ $

Some savings with Delta Dental Premier dentists

- Premier dentists' contracted fees are usually slightly higher than those of Delta Dental PPO dentists.
- Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with an out-of-network dentist.

Savings ⊘

No savings with out-of-network dentists

- Out-of-network dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist.
- You are responsible for the difference between what Delta Dental pays and the dentist's fee.

DELTA DENTAL®

24/7 online access to benefits and service



Register today

Visit **members.deltadentalmo.com** to receive electronic delivery of your benefit information. Once registered, log in to your account online or with the Delta Dental Mobile App.

You have access to important plan information

- Review and print your dental plan's coverage levels, deductibles, maximums, age limits and limitations
- Verify your eligibility
- Request or download a claim form
- Email or download and print an ID card
- View your Explanation of Benefits (EOB)
- Get answers to frequently asked questions

Log in to view your benefits

members.deltadentalmo.com

Find a Delta Dental participating dentist

https://members.deltadentalmo.com/find-dentist

Call or email customer service

We are here to help every Monday through Friday from 7 am to 5 pm CT.
800-335-8266 or service@deltadentalmo.com

Download Delta Dental Mobile App

Your dental 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!

- **Mobile ID card:** No need for a paper card. View and share your ID card from your phone.
- **Find a dentist:** Search and compare dental offices to find one that suits your needs.
- **Dental care cost estimator:** Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area.
- **Save your preferred dentist for quick access:** Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.



Delta Dental of Missouri 800-335-8266 DeltaDentalMO.com @DeltaDentalMO /DeltaDentalMO

*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what dental benefits your plan will cover, or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your dental care costs, please consult your dentist or your Delta Dental.

DDMO-251216-1272