

Delta Dental PPO Plus Premier™

Pathfinder 4

2-100 Eligible Employees
12 Month Contract

Service	Description	PPO / Premier	OON
Diagnostic and Preventive Services No Waiting Period Does Not Apply to Annual Maximum	Oral evaluations Oral evaluations, X-rays, fluoride treatments	100%	100%
	Cleanings 2 per calendar year	100%	100%
Basic Services No Waiting Period	Basic Restorative Services Amalgam (silver) fillings, anterior composite resin fillings, palliative treatment for emergencies, sealants, space maintainers	80%	80%
Simple Oral Surgery Waiting Period - 6 Months	Simple Oral Surgery Simple extraction of erupted tooth or exposed root	55%	50%
Complex Oral Surgery Waiting Period - 6 Months	Complex Oral Surgery Surgical removal of erupted tooth, impacted tooth & tooth roots	55%	50%
Endodontic & Periodontic Services No Waiting Period	Endodontic Services Pulpal therapy, root canal therapy, pulpotomy	80%	80%
	Periodontic Services Surgical and non-surgical periodontic services	80%	80%
Major Restorative Services No Waiting Period	Major Restorative Services Posterior composite resin fillings	80%	80%
Crowns and Prosthetic Services, including Bridges and Dentures Waiting Period - 12 Months	Inlays, Onlays, Crowns and Crown Repairs* Core buildup	55%	50%
	Prosthetic Services, including Bridges and Dentures** Removable prosthetic services-denture and partials, bridges, repairs of removable & fixed prosthetic services	55%	50%
	Implants**	55%	50%
Child Orthodontic Coverage Waiting Period - 12 Months	Lifetime maximum	\$1,000	
	Orthodontic coverage for ages 8 to 19	50%	
Deductible	Lifetime Deductible - Diagnostic & Preventive Services Per person	\$50	
	Annual Deductible Per person / family	\$50/\$150	
Annual Maximum	Per person / per calendar year	\$1,500	
Contract Length		12 Months	

Pathfinder 4 Rates

Employee \$49.97

Employee + Spouse \$95.87

Employee + Child(ren) \$117.62

Family \$182.71

OON - Out of Network PPO / Premier - Delta Dental PPO™, Delta Dental Premier®

*Pin post core and crown build up not covered.

**A 24-month missing tooth clause applies to prosthetic services.

Guidelines for Pathfinder Plan 4

- A minimum of two employees must enroll.
- Annual deductible does not apply to diagnostic and preventive services or orthodontic services where applicable.
- A 6-month waiting period applies to oral surgery. A 12-month waiting period applies to crowns, prosthetic repairs, prosthetics and orthodontics. See above for plan details.
- For clients that have had at least 12 months of comparable consecutive coverage, all waiting periods are initially waived. The waiver does not apply to employees/dependents who join the client or enroll for coverage after the initial effective date.
- Annual open enrollment.
- Claims received from dentists outside the Delta Dental network are not eligible for network discounts. Members are responsible for paying the difference between Delta Dental of Minnesota's allowable fee and the fees charged by the non-participating dentist.
- This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.



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