DELTA DENTAL

Dental benefits summary

City of St. Charles School District – Low Plan	Delta Dental PPO™ Network Based on applicable PPO Maximum Plan Allowance - No balance billing	Delta Dental Premier® Network Based on applicable Premier Maximum Plan Allowance - Balance billing is possible	Out-of-Network Based on applicable Maximum Plan Allowance for Out-of-Network dentist - Balance billing is possible
Preventive services • Bitewing x-rays, one set per benefit period • Full mouth x-rays, once in any 60 month period • Oral Examinations, twice in any benefit period • Periapical x-rays, as required • Prophylaxis (cleanings), twice in any benefit period • Sealants for dependent children under age 16, once in 3 years • Space maintainers for dependent children under age 19, initial appliance only • Topical fluoride treatments for dependent children under age 19, twice in any benefit period	**100%**	**70%**	**70%**
Basic services • Emergency palliative treatment • Fillings • Non-Surgical Periodontics • Oral surgery • Periodontal maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation) • Simple extractions • Surgical extraction of impacted teeth • Surgical extractions	**70%**	**50%**	**50%**
Major services • Bridge repairs & recement • Bridges, once in 7 years • Crown repairs & recement • Crowns, Inlays, Onlays, once in 10 years • Denture repairs & adjustments • Dentures, once in 10 years • Endodontics • General Anesthesia • Implants, as well as bone grafts, are a covered benefit. Limited to once in 10 years. • Stainless steel crowns, once in 10 years • Surgical Periodontics	**50%**	**30%**	**30%**
Orthodontia • Other Ortho (lifetime maximum)	**50% up to $1,000 No deductible**	**50% up to $1,000 No deductible**	**50% up to $1,000 No deductible**
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**	**$750**	**$750**

Dependent age limit: 26

Added features included

- MAX*Advantage*

Late entrant provisions

- 6 month waiting period applies to all Basic Services for late entrants.
- 24 month waiting period applies to all Major Services for late entrants.
- 24 month waiting period applies to all Orthodontia for late entrants. The waiting period must be satisfied prior to banding.

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. Orthodontic treatment in progress may be covered. Benefits provided by the prior carrier will be subtracted from the lifetime maximum available from Delta Dental.

DELTA DENTAL®

Delta Dental PPO-MAC

To save the most money, see a Delta Dental PPO℠ network dentist

Delta Dental Premier™ can be used as well but all claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more when you select a non-PPO provider.

Cost Savings Example

(Assumes your deductible has been paid and shows applicable coinsurance percent)

Delta Dental PPO℠

Save the most money when you see a Delta Dental PPO℠ network dentist

- Before you visit your dentist, ask if he or she is in the Delta Dental PPO℠ Network.
- Your coinsurance costs are calculated on a lesser amount.
- You will pay less out of your pocket at a Delta Dental PPO℠ dentist.
- Your benefits dollars stretch farther.

Dentist charge:	$500
Delta Dental allows:	$300
PPO dentist accepts:	$300
Your plan pays 80% of $300:	$240
YOU PAY 20% of $300:	$60
TOTAL YOU PAY:	**$60**

Delta Dental Premier®

Save some money with a Delta Dental Premier® network dentist

- When you visit a dentist in the Delta Dental Premier® Network, you still enjoy valuable savings but claims are paid according to the PPO fee schedule. This means you will pay more.

Dentist charge:	$500
Delta Dental allows:	$300
Premier dentist accepts:	$420
Your plan pays 80% of $300:	$240
YOU PAY 20% of $300:	$60
Plus, you pay the difference:	$120
TOTAL YOU PAY:	**$180**

Out-Of-Network

Pay More with an out-of-network dentist

- When your dentist is not in a Delta Dental network, you will pay more.
- You may have to pay your dentist up front, file your own claim and receive payment from Delta Dental.

Dentist charge:	$500
Delta Dental allows:	$300
O-O-N dentist accepts:	$500
Your plan pays 80% of $300:	$240
YOU PAY 20% of $300:	$60
Plus, you pay the difference:	$200
TOTAL YOU PAY:	**$260**

To find a dentist in the Delta Dental PPO℠ network or Delta Dental Premier® network, go to: www.DeltaDentalMO.com

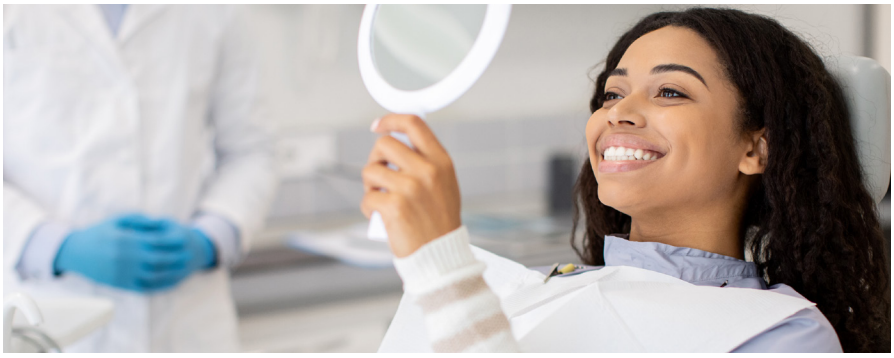
DELTA DENTAL®

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®

24/7 Online access to benefits and service



Register today
Visit **DeltaDentalMO.com/Members/Register** 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
- Order or print an ID card
- View your Explanation of Benefits (EOB)
- Get answers to frequently asked questions

Log in to view your benefits

Visit www.DeltaDentalMO.com, and click on one of the **Member** or **Sign In** links. To register, follow the steps under **Member Sign In**.

Find a Delta Dental participating dentist

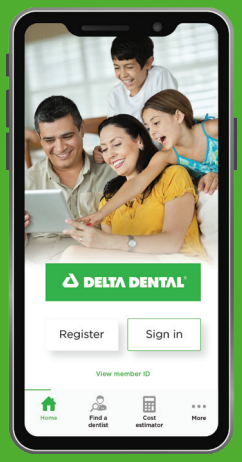
Visit www.DeltaDentalMO.com, and click on **Find a Provider** then on **Find a Dentist**.

Call or email customer service

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

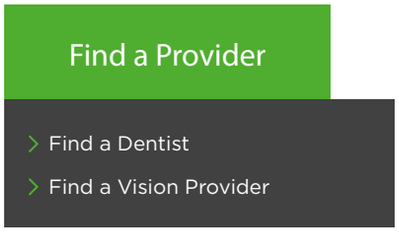
*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what dental benefits your plan will cover, or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your dental care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

DDMO-211124-1272

DELTA DENTAL®

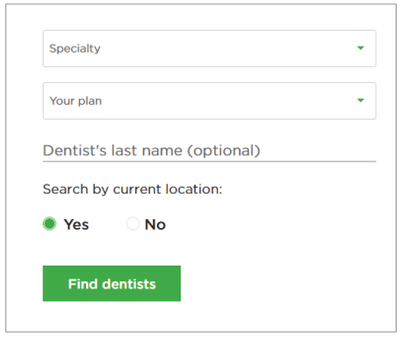
We make finding a dentist easy

Finding a dentist is easy using our online directory at **DeltaDentalMO.com.**



Find a provider

At DeltaDentalMO.com, point to Find a Provider in menu bar at the top of the page and click on Find a Dentist.



Enter the following information:

Specialty

The drop down menu provides a list of specialties to choose. These include General Dentist, Oral Surgeon, Orthodontist as well as others.

Your plan

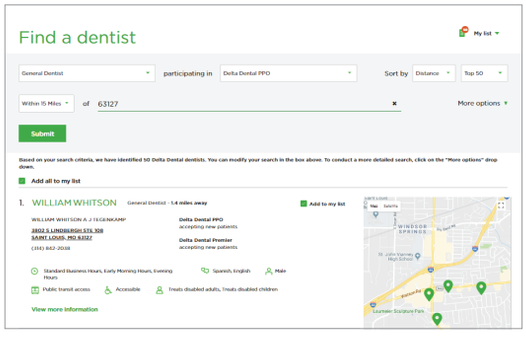
Your plan	Network selection
Delta Dental PPO-MAC	**Delta Dental PPO™** Delta Dental Premier® can be used as well but all claims are paid according to the PPO fee schedule (maximum allowable charge), meaning you will pay more and run the risk of balance-billing when you select a non-PPO provider.

Dentist's last name (optional)

Search by current location

Click find dentists.

Your results will be listed on this page. You can modify your search in the box at the top of the page. To conduct a more detailed search, click on the "More options" drop down. All network providers accept new patients.



Scan the QR code to find a provider