DELTA DENTAL

Dental benefits summary

City of St. Charles School District - High Plan	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 benefit period • Full-mouth x-rays (pano), 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%**	**100%**	**100%**
Basic services • Emergency palliative treatment • Endodontics • Fillings • General Anesthesia • Non-Surgical Periodontics • Oral Surgery (excluding extractions) • Periodontal Maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation) • Simple Extractions • Surgical Extractions	**80%**	**80%**	**80%**
Major services • Bridges, once in 10 years • Crowns, Inlays, Onlays, once in 10 years • Dentures, once in 10 years • Implants, as well as bone grafts, are a covered benefit. Limited to once in 10 years. • Surgical Periodontics	**50%**	**50%**	**50%**
Orthodontia • Other Ortho (lifetime maximum)	**50% up to $1,500 No deductible**	**50% up to $1,500 No deductible**	**50% up to $1,500 No deductible**
Calendar year deductible (Applied to Basic and Major services)	**$25 individual 3X family**	**$25 individual 3X family**	**$25 individual 3X family**
Annual maximum (Applied to Preventive, Basic and Major services)	**$1,500**	**$1,500**	**$1,500**

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 MAX*Advantage*SM Benefit Option

Delta Dental's MAX*Advantage*SM 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.

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

A

- 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

Benefits **without** MAX*Advantage*SM	Benefits **with** MAX*Advantage*SM
Routine Care Example (2 exams, x-rays, 2 cleanings) $1,500 annual maximum 100% coverage for routine care Delta Dental Pays: $300 Member Pays: $0 **Benefits Remaining: $1,200**	**Routine Care Example** (2 exams, x-rays, 2 cleanings) $1,500 annual maximum 100% coverage for routine care Delta Dental Pays: $300 Member Pays: $0 **Benefits Remaining: $1,500**

DELTA DENTAL®

Save $ with a Delta Dental PPO℠ dentist

Although the Delta Dental PPO℠ plan allows you the freedom to visit any licensed dentist, 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.

Most potential savings with Delta Dental PPO℠ dentists

- When you visit your dentist, you should 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.

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.

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 a 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 **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

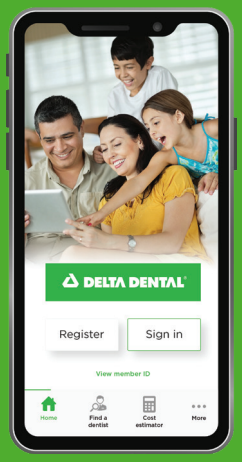
Visit www.DeltaDentalMO.com, and click on **Find a Provider** then on **Find a Dentist**.

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.

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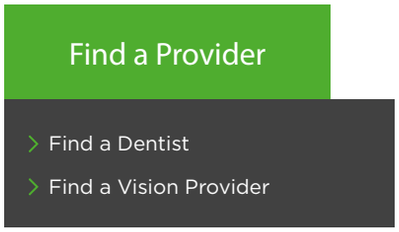
DELTA DENTAL®

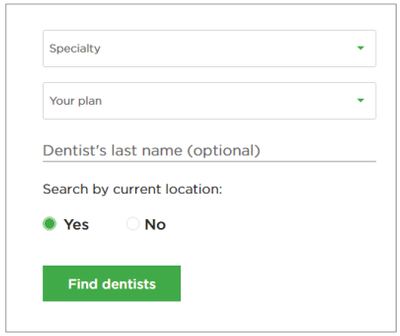
We make finding a dentist easy

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

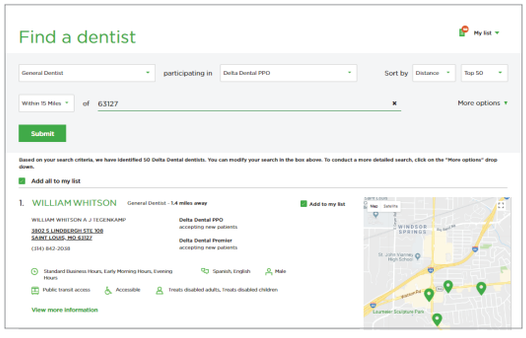
The drop down menu provides a list of specialties to choose. These include General Dentist, Oral Surgeon, Orthodontist as well as others.

Your plan

Your plan	Network selection
Delta Dental PPO™	**Delta Dental PPO Plus Premier™** Delta Dental PPO Plus Premier™ combines the Delta Dental PPO™ and Delta Dental Premier® networks. Delta Dental PPO™ provides the highest savings while Delta Dental Premier® provides the largest network of dentists.

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