# Keep Smiling

DeltaCare® USA

## provided by Delta Dental of California



## Dental benefits made easy!

When you enroll in a DeltaCare USA¹ plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.²

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

#### A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

 Low or no copayments for services like cleanings and exams

## **Budget-friendly costs**

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums<sup>3</sup> for covered services
- Pay only your copayment (if any) at the time of treatment

#### Convenient services

We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

- Access plan information online
- Change your primary care dentist by phone or online

LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html



<sup>&</sup>lt;sup>1</sup> DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, MI, MN, NE, OR, RI, SC, WA, WI — Dentegra Insurance Company; DC, DE, FL, GA, KS, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of New York, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

<sup>&</sup>lt;sup>2</sup> We recommend that you verify online that the dentist is your selected DeltaCare USA primary care dentist before each appointment.

<sup>&</sup>lt;sup>3</sup> Plans with an Accidental Injury Rider have a \$1600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.



## Answers to frequently asked questions about your DeltaCare USA plan

## **GETTING STARTED**

- 1. How do I enroll in a DeltaCare USA plan?
  Simply complete the enrollment process as directed by your benefits administrator. Be sure to select a primary care network dentist for yourself or your dependents, and indicate this dentist and the name of your group when you enroll.
- 2. How do I get started using my DeltaCare USA plan?

Once we process your enrollment, we'll mail you welcome materials that will include:

- The name, address and phone number of your selected primary care dentist: Simply call the dental facility to make an appointment. Important note: In order to receive benefits under your plan, you must visit your primary care network dentist for all services. If you require treatment from a specialist, your primary care dentist will coordinate a referral for you. You can change your primary care dentist by contacting us.
- Your Evidence/Certificate of Coverage (plan booklet): This useful document provides a thorough description of how to use your benefits, including covered services, copayments and any limitations and exclusions of your plan.
- An ID card: This card is for your records only you do not need to present it in order to receive treatment.
- 3. How long will it take to get an appointment with my primary care dentist?

Two to four weeks¹ is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may need to wait longer. Most DeltaCare USA dentists are in private group practices, which generally offer greater appointment availability and extended office hours.

4. How much will my dental treatments cost? How do I pay?

With your DeltaCare USA plan, some services are covered at no cost, while others have a copayment (amount you pay) for certain services. To find out how much a treatment will cost, refer to the "Description of Benefits and Copayments" in this brochure for a list of covered services and copayments. It's a good idea to bring your Evidence/Certificate of Coverage to your appointment in case you need to discuss your copayment for a service with your dentist. If you have any questions about the charges for a service, please contact our Customer Service department. If you receive treatment that requires a copayment, simply pay the dental facility at the time of service.

## **CHOOSING A DENTIST**

- 5. How do I select my primary care dentist?

  When you enroll, you must select a primary care dentist from the DeltaCare USA network. To search for a dentist, use the "Find a Dentist" tool at deltadentalins.com and select DeltaCare USA as your network. If you do not select a dentist when you enroll, we will choose one for you.
- 6. Does everyone in my family have to choose the same primary care dentist?

Your family members can visit the same primary care network dentist, but you do not have to. You may collectively select a maximum of three different primary care network dentists.<sup>2</sup>

7. Can I change my primary care dentist?

Yes. You can request to change your primary care dentist at any time. Simply visit our website and log on to your Online Services account or call or write to Customer Service. Change requests received by the 21st of the month will become effective the first day of the following month.

<sup>&</sup>lt;sup>1</sup> In TX, three weeks is a reasonable amount of time to wait for a routine, non-urgent appointment.

<sup>&</sup>lt;sup>2</sup> In TX, there is no limit. Each eligible family member may select his or her own primary care network dentist.

- 8. My dentist says she is a Delta Dental dentist, but she isn't listed in the DeltaCare USA directory. Can I still visit her for services? No. You must visit your selected primary care network dentist to receive benefits under this plan. Delta Dental has many networks, and participation may vary — not all Delta Dental dentists are DeltaCare USA dentists.
- 9. What should I do if I need to see a specialist? If you require specialty dental care — such as oral surgery, endodontics, periodontics or pediatric dentistry — contact your primary care dentist to request a referral. Specialty dental services not performed by your selected primary care dentist must be authorized by us. You are responsible for any applicable copayments.

#### **GENERAL PLAN INFORMATION**

10. If I'm traveling, is emergency treatment covered under my plan?

You and your eligible dependents have out-of-area coverage for dental emergencies when you are more than 35 miles<sup>3</sup> from your primary care dentist. Your out-of-area emergency benefit (typically limited to \$100 per enrollee<sup>3</sup> every 12 months<sup>4</sup>) is for services to relieve pain until you can return to your primary care network dentist. Standard plan limitations, exclusions and copayments may apply.

11. Can I access my plan online?

Yes. Visit deltadentalins.com/enrollees to create a free, secure Online Services account. On our website, you can access your plan benefits and ID card, select (or change) your primary care dentist — and more.

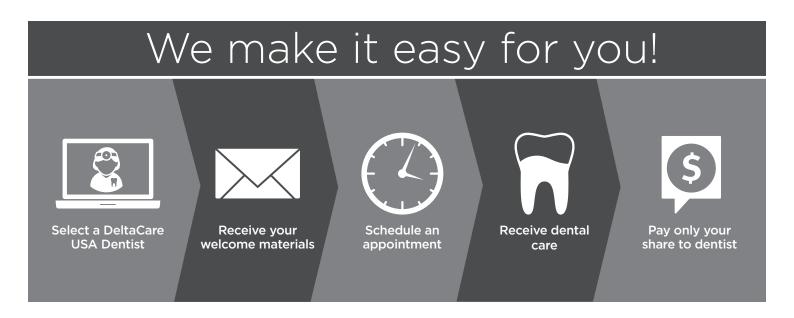
12. Does my plan cover pre-existing conditions? What about treatments that are in progress?

Treatment for pre-existing conditions (except work in progress<sup>5</sup>), including missing or extracted teeth, is covered under your plan. Treatment in progress includes services such as preparations for crowns or root canals, or impressions for dentures. If you started treatment before your plan's effective date, you and your prior dental carrier are responsible for any costs. Some DeltaCare USA plans may cover inprogress orthodontic treatment.

### 13. What if I have additional questions about my plan?

Please contact us for additional support. Our Customer Service agents can answer benefits questions as well as help you change your primary care dentist or arrange for urgent care referrals. See the back page of this brochure for our contact information.

 $<sup>^{5}</sup>$  In TX, there is no exception for work in progress for covered DeltaCare USA benefits.



<sup>&</sup>lt;sup>3</sup> In TX, there is no limit on the number of miles or on the dollar amount per emergency.

 $<sup>^{\</sup>rm 4}$  Exceptions may apply. Refer to your Evidence/Certificate of Coverage.

## **SCHEDULE A**

## **Description of Benefits and Copayments**

The Benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the Program. Please refer to *Schedule B* for further clarification of Benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.** 

Text that appears in italics below is specifically intended to clarify the delivery of Benefits under the DeltaCare USA Program and is not to be interpreted as CDT-2017 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

CODE	DESCRIPTION	ENROLLEE PAYS
	-D0999 I. DIAGNOSTIC	
	Periodic oral evaluation - established patient	No Cost
D0140		
D0145		
D0150		
D0160		
D0170		
D0171		
D0180	·	
D0190		
D0191		
D0210	Intraoral - complete series of radiographic images - limited to 1 series every 24 months	No Cost
D0220		
D0230	Intraoral - periapical each additional radiographic image	No Cost
D0240	Intraoral - occlusal radiographic image	No Cost
D0270	Bitewing - single radiographic image	No Cost
D0272	Bitewings - two radiographic images	No Cost
D0273	Bitewings three radiographic images	No Cost
D0274	3	
D0330	Panoramic radiographic image	No Cost
D0460	Pulp vitality tests	No Cost
D0470	3	
	Accession of tissue, gross examination, preparation and transmission of written report	
	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for present of disease, preparation and transmission of written report	
D0601		
D0602		
D0603		
D0999		
	-D1999 II. PREVENTIVE	
D1110		No Cost
	Prophylaxis cleaning - child - 1 D1110, D1120 or D4346 per 6 month period	
D1120		
D1208		
D1330		
D1351		
	Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - <i>limited to permanent</i>	
	molars through age 15	
D1353	, , , , , , , , , , , , , , , , , , , ,	
D1354	0 11 0 7 1 1	
D1510	·	
D1515	·	
D1520	Space maintainer - removable - unilateral	\$15.00

D1525	Space maintainer - removable - bilateral	\$15.00
D1550	·	
D1555	·	
	Distal shoe space maintainer - fixed - unilateral - child to age 9	
D2000-		
	es polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.	
	Amalgam - one surface, primary or permanent	No Cost
	Amalgam - two surfaces, primary or permanent	
D2160	Amalgam - three surfaces, primary or permanent	
D2161	Amalgam - four or more surfaces, primary or permanent	
D2330	Resin-based composite - one surface, anterior	
D2331	Resin-based composite - two surfaces, anterior	
D2332	Resin-based composite - three surfaces, anterior	
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	
D2390	Resin-based composite crown, anterior	
D2391	Resin-based composite - one surface, posterior <sup>2, 8</sup>	
D2392	Resin-based composite - two surfaces, posterior <sup>2, 8</sup>	
D2393	Resin-based composite - three surfaces, posterior <sup>2, 8</sup>	Optional
D2394	Resin-based composite - four or more surfaces, posterior <sup>2, 8</sup>	Ontional
D2510	Inlay - metallic - one surface 4,9	No Cost
D2520	Inlay - metallic - two surfaces <sup>4, 9</sup>	No Cost
D2530	Inlay - metallic - three or more surfaces <sup>4, 9</sup>	
D2542	Onlay - metallic - two surfaces <sup>4, 9</sup>	
D2543	Onlay - metallic - three surfaces <sup>4, 9</sup>	
D2544	Onlay - metallic - four or more surfaces <sup>4, 9</sup>	
D2610	Inlay - porcelain/ceramic - one surface 2, 9	Ontional
D2620	Inlay - porcelain/ceramic - two surfaces <sup>2, 9</sup>	Optional
D2630	Inlay - porcelain/ceramic - two surfaces	
D2642	Onlay - porcelain/ceramic - three of more surfaces  Onlay - porcelain/ceramic - two surfaces <sup>2, 9</sup>	
D2643	Onlay - porcelain/ceramic - three surfaces <sup>2, 9</sup>	
D2644	Onlay - porcelain/ceramic - four or more surfaces <sup>2, 9</sup>	Optional
D2650	Inlay - resin-based composite - one surface 2,9	Optional
D2651	Inlay - resin-based composite - two surfaces 2,9	Optional
D2652	Inlay - resin-based composite - three or more surfaces <sup>2, 9</sup>	-
D2662		
	Onlay - resin-based composite - three surfaces <sup>2, 9</sup>	
	Onlay - resin-based composite - four or more surfaces <sup>2, 9</sup>	
	Crown - resin-based composite (indirect) 1,9	
D2712	Crown - ¾ resin-based composite (indirect) 1,9	\$40.00
D2720	Crown - resin with high noble metal 1, 4, 9	\$60.00
D2721	Crown - resin with predominantly base metal 1,9	
	Crown - resin with noble metal 1,9	
	Crown - porcelain/ceramic substrate 1,9	
D2750	Crown - porcelain fused to high noble metal 1, 4, 9	
D2751	Crown - porcelain fused to predominantly base metal 1,9	\$60.00
D2752	Crown - porcelain fused to noble metal 1,9	\$60.00
	Crown - 3/4 cast high noble metal 4,9	
D2781	Crown - 3/4 cast predominantly base metal 9	
D2782	·	
D2790	Crown - full cast high noble metal 4, 9	
D2791	Crown - full cast predominantly base metal <sup>9</sup>	
	Crown - full cast noble metal <sup>9</sup>	
	Crown - titanium 4, 9	
	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	
	Re-cement or re-bond indirectly fabricated or prefabricated post and core	
	• 1	

Plan CAA19	DeltaCare USA	Description of Benefits and Copayments

D2920		
D2921	3 · · · · · · · · · · · · · · · · · · ·	
D2929 D2930	Prefabricated porcelain/ceramic crown - primary tooth - anterior	
D2930	Prefabricated stainless steel crown - permanent tooth	
D2932	and the second s	
D2933		
D2940	Protective restoration	
D2941	Interim therapeutic restoration - primary dentition	
D2949	Restorative foundation for an indirect restoration	
D2950		
D2951	Pin retention - per tooth, in addition to restoration	. \$10.00
D2952	Post and core in addition to crown, indirectly fabricated - includes canal preparation 4	. \$10.00
D2953		
D2954	Prefabricated post and core in addition to crown - base metal post; includes canal preparation	. \$10.00
D2957	Each additional prefabricated post - same tooth - base metal post; includes canal preparation	\$10.00
D2971	Additional procedures to construct new crown under existing partial denture framework	
D2980	Crown repair necessitated by restorative material failure	
D2981	Inlay repair necessitated by restorative material failure	
D2982	, .,	
D2983	· · · · · · · · · · · · · · · · · · ·	
D2990	Resin infiltration of incipient smooth surface lesions - limited to permanent molars through age 15	. \$5.00
D3000-	D3999 IV. ENDODONTICS	
D3110	Pulp cap - direct (excluding final restoration)	. No Cost
D3120	Pulp cap - indirect (excluding final restoration)	. No Cost
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and	
	application of medicament	
D3221	1 /1 / 1	
D3222		
D3230		
D3240		
D3310	······································	
D3320		
	Root canal - endodontic therapy, molar (excluding final restoration) 10	
	Treatment of root canal obstruction; non-surgical access 10	\$30.00
	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth <sup>10</sup>	
	Retreatment of previous root canal therapy - anterior 10	
D3347	1 17 1	. \$75.00
D3348	Retreatment of previous root canal therapy - molar 10	
D3410	Apicoectomy - anterior 10	
D3421	Apicoectomy - bicuspid (first root) 10	. \$50.00
D3425		. \$50.00
	Apicoectomy (each additional root) 10	
D3427	40	
D3430 D3450	40	
D3430	Root amputation, per root - not covered in conjunction with a hemisection	. NO COSI
D4000-		
	es preoperative and postoperative evaluations and treatment under a local anesthetic.	<b>A==</b>
	Gingivectomy or gingiverlesty - four or more contiguous teeth or tooth bounded spaces per quadrant	
D4211	Gingivectomy or gingiven leafy to allow access for restartive procedure, nor teeth	
D4212 D4240		. \$15.00
D424U	quadrant	. \$75.00
D4241	•	
- · <b>-</b> · ·	quadrant	. \$75.00

D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	\$150.00
D4261	Osseous surgery (including elevation of a full thickness flap and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant	\$150.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant - limited to 4 quadrants during any 12 consecutive months	
D4342	Periodontal scaling and root planing - one to three teeth per quadrant - limited to 4 quadrants during any 12 consecutive months	
D4346		
D4355		
D4910 D4921	Periodontal maintenance - limited to 1 treatment each 6 month period	No Cost
	D5899 VI. PROSTHODONTICS (removable)  Complete denture - maxillary <sup>5, 6</sup>	<b>Ф7</b> Е 00
D5110		
D5120 D5130	Complete denture - mandibular <sup>5, 6</sup>	\$75.00
D5130	Immediate denture - maxillary <sup>5, 6</sup>	\$90.00
D5140		
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) <sup>5, 6</sup>	\$85.00
D5212	Maxillary partial denture - restricted framework with resin denture bases (including any conventional clasps,	φου.υυ
D3213	rests and teeth) 5,6	\$85.00
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps,	
	rests and teeth) 5,6	\$85.00
D5221	Immediate maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	\$85.00
	Immediate mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	\$85.00
D5223	clasps, rests and teeth)	\$85.00
D5224	conventional clasps, rests and teeth)	\$85.00
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth) 5, 6	\$135.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth) 5, 6	\$135.00
D5410	Adjust complete denture - maxillary <sup>5</sup>	No Cost
D5411	Adjust complete denture - mandibular <sup>5</sup>	No Cost
	Adjust partial denture - maxillary <sup>5</sup>	
D5422	Adjust partial denture - mandibular <sup>5</sup>	No Cost
D5510	Repair broken complete denture base	
D5520	Replace missing or broken teeth - complete denture (each tooth)	
D5610	Repair resin denture base	
D5620	Repair cast framework	
D5630	Repair or replace broken clasp - per tooth	
D5640	Replace broken teeth - per tooth	\$5.00
D5650	Add tooth to existing partial denture	\$5.00
D5660	Add clasp to existing partial denture - per tooth	\$5.00
D5710	Rebase complete maxillary denture 12	\$30.00
D5711	Rebase complete mandibular denture 12	\$30.00
D5720	Rebase maxillary partial denture 12	\$30.00
D5721	Rebase mandibular partial denture 12	
D5730	Reline complete maxillary denture (chairside) 12	
D5731	Reline complete mandibular denture (chairside) 12	
D5740	Reline maxillary partial denture (chairside) 12	
D5741	Reline mandibular partial denture (chairside) 12	\$15.00
D5750	Reline complete maxillary denture (laboratory) 12	
D5751	Reline complete mandibular denture (laboratory) 12	
D5760	neine maxiliary partial defiture (laboratory)	φου.υυ

## D7000-D7999 X. ORAL AND MAXILLOFACIAL SURGERY

- <i>Includ</i> D7111	es preoperative and postoperative evaluations and treatment under a local anesthetic.  Extraction, coronal remnants - deciduous tooth	No Cost
	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	
D7140		140 0031
D1210	mucoperiosteal flap if indicated	No Cost
D7220	Removal of impacted tooth - soft tissue	
D7230		
D7240		
D7241		
D7250		
D7251	· · · · · · · · · · · · · · · · · · ·	
D7286	·	
D7310	· · ·	
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7471	Removal of lateral exostosis (maxilla or mandible)	
D7510	Incision and drainage of abscess - intraoral soft tissue	
D7960	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure	No Cost
		140 0001
	-D8999 XI. ORTHODONTICS	
D8070	Comprehensive orthodontic treatment of the transitional dentition - child or adolescent to age 19 11	
D8080		\$1,600.00
D8090		
	children 11	\$1,800.00
D8660		
	consultation procedure(s) <sup>3</sup>	No Cost
D8680	(-),	
D8681	Removable orthodontic retainer adjustment	No Cost
D8999	Unspecified orthodontic procedure, by report - includes START-UP FEES, (including initial examination,	<b>#050.00</b>
	diagnosis, consultation and initial banding)	\$350.00
D9000-	-D9999 XII. ADJUNCTIVE GENERAL SERVICES	
D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$5.00
D9211	Regional block anesthesia	
D9212	Trigeminal division block anesthesia	No Cost
D9215	Local anesthesia in conjunction with operative or surgical procedures	No Cost
	Evaluation for deep sedation or general anesthesia	
D9310	·	
D9311	Consultation with medical health care professional	
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	\$5.00
D9440	· · · · · · · · · · · · · · · · · · ·	
D9450	Case presentation, detailed and extensive treatment planning	No Cost
D9932	Cleaning and inspection of removable complete denture, maxillary	No Cost
D9933	Cleaning and inspection of removable complete denture, mandibular	
D9934	Cleaning and inspection of removable partial denture, maxillary	
D9935	Cleaning and inspection of removable partial denture, mandibular	
D9986		
	of \$40.00	\$10.00
D9987		
	of \$40.00	
D9991	Dental case management - addressing appointment compliance barriers	No Cost
D9992	Dental case management - care coordination	No Cost

#### **FOOTNOTES**

- Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150.00.
- Optional is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure. Optional treatment does not apply when alternative choices are benefits. "Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding the DeltaCare USA program should be directed to Delta Dental's Customer Service department at 800-422-4234.
- In the event comprehensive orthodontic treatment is not required or is declined by the Enrollee, a fee of \$25.00 will apply.

  The Enrollee is also responsible for any incurred orthodontic diagnostic record fees.
- Base or noble metal is the benefit. If a crown, pontic, inlay, onlay or indirectly fabricated post and core is made of high noble metal, an additional fee up to \$100.00 per tooth will be charged for the upgrade. This charge also applies to a titanium crown.
- Includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement, if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- 8 An amalgam is the Benefit.
- 9 Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- A Benefit for permanent teeth only.
- Listed Copayment covers up to 24 months of active orthodontic treatment excluding the services listed for D8999 (Start-up fee). Beyond 24 months of active treatment, an additional monthly fee of \$75.00 applies.
- Limited to 1 per denture during any 12 consecutive months.
- Includes adjustments and/or office visits up to 24 months. After 24 months, a monthly fee of \$75.00 applies.

#### **SCHEDULE B**

#### **Limitations of Benefits**

- Full mouth x-rays are limited to one set every 24 consecutive months and include any combination of periapicals, bitewings and/or panoramic film.
- 2. Bitewing x-rays are limited to not more than one series of four films in any six month period.
- 3. Diagnostic casts are limited to aid in diagnosis by the Contract Dentist for covered benefits.
- 4. If a biopsy is preauthorized by Delta Dental for an oral surgeon, then examination of the resulting biopsy specimen is covered under codes D0472, D0473 or D0474 and available at no additional cost.
- 5. Prophylaxis or periodontal maintenance is limited to one procedure each six month period.
- 6. Benefits for sealants include the application of sealants only to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars through age nine and second molars through age 15. Benefits for sealants do not include the repair or replacement of a sealant on any tooth within three years of its application.
- 7. A filling is a benefit for the removal of decay, for minor repairs of tooth structure or to replace a lost filling.
- 8. A crown is a benefit when there is insufficient tooth structure to support a filling or to replace an existing crown that is non-functional or non-restorable and meets the five year limitation (Limitation #12).
- 9. A covered metallic inlay, onlay, crown or fixed partial denture (bridge) using base or noble metal is available for listed Copayment(s). If the Enrollee elects to have high noble metal used instead, the maximum additional cost of this material upgrade is \$100.00 per tooth or pontic. For an indirectly fabricated post and core, the benefit is for base or noble metal. If the Enrollee elects to have a high noble metal indirectly fabricated post and core instead, the maximum additional cost of this material upgrade is \$100.00 per tooth.
- 10. For molars, a covered inlay, onlay, crown, or unit of a fixed partial denture (bridge) is metallic without porcelain or other tooth-colored material. If the Enrollee elects to have porcelain, porcelain-fused-to-metal, resin or resin-with-metal used instead, the maximum additional cost for this tooth-colored material upgrade is \$150.00 per molar.
- 11. If a porcelain margin is also chosen by the Enrollee for a covered porcelain-fused-to-metal crown, the maximum additional cost for this laboratory upgrade is \$75.00.
- 12. The replacement of an existing inlay, onlay, crown, fixed partial denture (bridge) or a removable full or partial denture is covered when:
  - a. The existing restoration/bridge/denture is no longer functional and cannot be made functional by repair or adjustment, and
  - b. Either of the following:
    - The existing non-functional restoration/bridge/denture was placed five or more years prior to its replacement, or
    - If an existing partial denture is less than five years old, but must be replaced by a new partial denture due to the loss of a natural tooth, which cannot be replaced by adding another tooth to the existing partial denture.
- 13. A direct or indirect pulp cap is a benefit only on a vital permanent tooth with an open apex or a vital primary tooth.
- 14. With the exception of pulp caps and pulpotomies, endodontic procedures (e.g. root canal therapy, apicoectomy, retrofill, etc.) are only a benefit on a permanent tooth.
- 15. A therapeutic pulpotomy on a permanent tooth is limited to palliative treatment when the Contract Dentist is not performing root canal therapy.
- 16. Periodontal scaling and root planing are limited to four quadrants during any 12 month period.
- 17. Full mouth debridement (gross scale) is limited to one treatment in any 12 month period.
- 18. Coverage for the placement of a fixed partial denture (bridge) or removable partial denture:
  - a. Fixed partial denture (bridge):
    - The sole tooth to be replaced in the arch is an anterior tooth, and the abutment teeth are not periodontally involved, or
    - The new bridge would replace an existing, non-functional bridge utilizing identical abutments and pontics (see Limitation #12) or
    - Each abutment tooth to be crowned meets Limitation #8.
  - b. Removable partial denture:
    - Cast metal (D5213, D5214), one or more teeth are missing in an arch.
    - Resin based (D5211, D5212), one or more teeth are missing in an arch and abutment teeth have extensive periodontal disease (see Limitation #12).

- 19. Relines, tissue conditioning and rebases are limited to one per denture during any 12 consecutive months.
- 20. Interim partial dentures (stayplates), in conjunction with fixed or removable appliances, are limited to:
  - The replacement of extracted anterior teeth for adults during a healing period when the teeth cannot be added to an existing partial denture **or**
  - The replacement of permanent tooth/teeth for children under 16 years of age.
- 21. Retained primary teeth shall be covered as primary teeth.
- 22. Excision of the frenum is a benefit only when it results in limited mobility of the tongue, it causes a large diastema between teeth or it interferes with a prosthetic appliance.
- 23. Benefits provided by a pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon prior authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.
- 24. In cases of accidental injury, benefits available are described in *Schedule B, Accident Injury Benefit*. Damages to the hard and soft tissues of the oral cavity from normal masticatory (chewing) function, exclusive attrition and normal wear, will be covered as described in *Schedules A, Description of Benefits and Copayments; and B, Limitations and Exclusions of Benefits*.
- 25. Benefits for a soft tissue management program are limited to those parts, which are listed covered services listed on Schedule A. If an Enrollee declines non-covered services within a soft tissue management program, it does not eliminate or alter other covered benefits.
- 26. A new removable partial, complete or immediate denture includes after delivery adjustments and tissue conditioning at no additional cost for the first six months after placement if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 27. An Optional procedure is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the Program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure.

#### **Exclusions of Benefits**

- 1. Any procedure that is not specifically listed under Schedule A, Description of Benefits and Copayments.
- 2. Dental conditions arising out of and due to Enrollee's employment for which Workers' Compensation is paid. Services which are provided to the Enrollee by state government or agency thereof, or are provided without cost to the Enrollee by any municipality, county or other subdivision, except as provided in Section 1373(a) of the California Health and Safety Code.
- 3. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.
- 4. Loss or theft of full or partial dentures, space maintainers, crowns and fixed partial dentures (bridges).
- 5. Dental expenses incurred in connection with any dental procedures started after termination of eligibility for coverage.
- 6. Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare USA program. Examples include: teeth prepared for crowns, root canals in progress, orthodontics, unless qualified for the orthodontic treatment in progress provision.
- 7. Congenital malformations (e.g. congenitally missing teeth, supernumerary teeth, enamel and dentinal dysplasias, etc.), except for the treatment of newborn children with congenital defects or birth abnormalities.
- 8. Dispensing of drugs not normally supplied in a dental facility.
- 9. Any procedure that in the professional opinion of the Contract Dentist:
  - a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, **or**
  - b. is inconsistent with generally accepted standards for dentistry.
- 10. Dental services received from any dental facility other than the assigned Contract Dentist including the services of a dental specialist, unless expressly authorized in writing by Delta Dental or as cited under *Emergency Services*. To obtain written authorization, the Enrollee should call Delta Dental's Customer Service department at 800-422-4234.
- 11. Consultations for non-covered benefits.

## **Limitations and Exclusions of Benefits**

- 12. Implant placement or removal, appliances placed on or services associated with implants, including but not limited to prophylaxis and periodontal treatment.
- 13. Porcelain crowns, porcelain fused to metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.
- 14. Restorations placed solely due to cosmetics, abrasions, attrition, erosion, restoring or altering vertical dimension, congenital or developmental malformation of teeth.
- 15. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ).
- 16. An initial treatment plan which involves the removal and reestablishment of the occlusal contacts of 10 or more teeth with crowns, onlays, fixed partial dentures (bridges), or any combination of these is considered to be full mouth reconstruction under the DeltaCare USA program. Crowns, onlays and fixed partial dentures associated with such a treatment plan are not covered Benefits. This exclusion does not eliminate the benefit for other covered services.
- 17. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.
- 18. Extraction of teeth, when teeth are asymptomatic/non-pathologic (no signs or symptoms of pathology or infection), including but not limited to the removal of third molars and orthodontic extractions.
- 19. Treatment or extraction of primary teeth when exfoliation (normal shedding and loss) is imminent.

#### **Orthodontic Limitations**

The DeltaCare USA program provides coverage for orthodontic treatment plans provided through Contract Orthodontists. The start-up fees and the cost to the Enrollee for the treatment plan are listed in *Schedule A, Description of Benefits and Copayments* and subject to the following:

- 1. Orthodontic treatment must be provided by a Contract Orthodontist.
- 2. Benefits cover 24 months of active comprehensive orthodontic treatment. Included is the initial examination, diagnosis, consultation, initial banding, 24 months of active treatment, de-banding and the retention phase of treatment. The retention phase includes the initial construction, placement and adjustment to retainers and office visits for a maximum of two years.
- 3. Treatment plans extending beyond 24 months of active treatment, or 24 months of the retention phase of treatment will be subject to a monthly office visit fee to the Enrollee not to exceed \$75.00 per month.
- 4. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee and not Delta Dental will be responsible for payment of any balance due for treatment provided after cancellation or termination. In such a case the Enrollee's payment shall be based on a maximum of \$2,800.00 for covered dependent children to age 19 and \$3,000.00 for covered adults and dependent children to age 23. The amount will be prorated over the number of months to completion of the treatment and, will be payable by the Enrollee on such terms and conditions as are arranged between the Enrollee and the Contract Orthodontist.
- 5. If treatment is not required or the Enrollee chooses not to start treatment after the diagnosis and consultation have been completed by the Contract Orthodontist, the Enrollee will be charged a consultation fee of \$25.00 in addition to diagnostic record fees.
- 6. Three recementations or replacements of a bracket/band on the same tooth or a total of five rebracketings/rebandings on different teeth during the covered course of treatment are benefits. If any additional recementations or replacements of brackets/bands are performed, the Enrollee is responsible for the cost at the Contract Orthodontist's "filed fees."
- 7. Comprehensive orthodontic treatment (Phase II) consists of repositioning all or nearly all of the permanent teeth in an effort to make the Enrollee's occlusion as ideal as possible. This treatment usually requires complete fixed appliances; however, when the Contract Orthodontist deems it suitable, a European or removable appliance therapy may be substituted at the same Copayment amounts as for fixed appliances.
- 8. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA Program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.

#### **Orthodontic Exclusions**

- 1. Pre-, mid- and post-treatment records which include cephalometric x-rays, tracings, photographs and study models.
- 2. Lost, stolen or broken orthodontic appliances.
- 3. Retreatment of orthodontic cases.
- 4. Changes in treatment necessitated by accident of any kind.
- 5. Initial or continuing orthodontic treatment when such treatment would be inconsistent with generally accepted professional standards.
- 6. Surgical procedures incidental to orthodontic treatment.
- 7. Myofunctional therapy.
- 8. Surgical procedures related to cleft palate, micrognathia or macrognathia.
- Treatment related to temporomandibular joint disturbances.
- 10. Supplemental appliances not routinely used in typical comprehensive orthodontics.
- 11. Restorative work caused by orthodontic treatment.
- 12. Phase I orthodontics, as well as activator appliances and minor treatment for tooth guidance and/or arch expansion. Phase I orthodontics is defined as early treatment including interceptive orthodontia prior to the development of late mixed dentition.
- 13. Extractions solely for the purpose of orthodontics.
- 14. Treatment in progress at inception of eligibility, unless qualified for the orthodontic treatment in progress provision.
- 15. Composite bands, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.

#### **Accident Injury Benefit**

An accidental injury is damage to the hard and soft tissue of the mouth caused directly and independently of all other causes by external forces. Damage to the hard and soft tissue of the mouth from normal chewing function is covered under *Schedule A*, *Description of Benefits and Copayments*.

Delta Dental will pay up to 100 percent of the Contract Dentist's "filed fees," for expenses an Enrollee incurs for an accident injury, less any applicable Copayment(s), up to a Maximum of \$1,600.00 in any 12 month period.

Accident injury benefits include the following procedure in addition to those listed in Schedule A, Description of Benefits and Copayments.

#### CODE

D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth and/or alveolus - includes splinting and/or stabilization.

Payment of accident injury benefits is subject to Schedule B, Limitations and Exclusions of Benefits, in addition to the following provisions:

#### **MAXIMUM**

Accident injury benefits will be provided for each Enrollee up to a maximum of \$1,600.00 in any 12 month period.

#### LIMITATION

Accident injury benefits are limited to services provided as a result of an accident which occurred (a) while the Enrollee was covered under the DeltaCare USA program, or (b) while the Enrollee was covered under another DeltaCare USA program, and if the benefits for the expenses incurred would have been paid if the Enrollee had remained covered under that program.

#### **EXCLUSIONS**

In addition to Schedule B, limitations #13, #15, #20, #21 and #24 and exclusions #1-9, #11-15 and #18-20, the following exclusions apply:

1. Prophylaxis.

## **Limitations and Exclusions of Benefits**

- 2. Extra-oral grafts (grafting of tissues from outside the mouth to oral tissue).
- 3. Replacement of existing restorations due to decay.
- 4. Orthodontic services (treatment of malalignment of teeth and/or jaws).
- 5. Replacement of existing restorations, crowns, bridges, dentures and other dental or orthodontic appliances damaged by accident injury.

"Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to Delta Dental's Customer Service department at 800-422-4234.

## Useful information at your fingertips

## Check out our SmileWay® Wellness program

Find oral health resources, including a risk self-assessment tool, quizzes, articles, videos and a subscription to *Grin!*, our free dental wellness e-magazine, at **mysmileway.com**.

## Find a network dentist near you

Use our convenient "Find a Dentist" tool and select DeltaCare USA as your network.

- Find a dentist near your home or office
- Narrow your search by location, specialty, languages spoken — and more

### Sign up for an online account

Use your mobile device or desktop to sign up for a free, secure Online Services account.

- Review your plan benefits
- · Access your ID card

#### Contact us

Need help? Let us know.

Online: Visit deltadentalins.com/about/contact/contactUs\_ddic.html and choose the "DeltaCare USA Customer Service" form.

#### Write to:

available 24/7.

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

Call toll-free: 800-422-4234

Customer Service agents are available Monday through Friday, 8 a.m. to 9 p.m., Eastern time. Or, use our automated phone system,

## Underwritten by:

Delta Dental of California 17871 Park Plaza Drive, Suite 200 Cerritos, CA 90703

## Administered by:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

## NOTE: This is only a brief summary of your plan.

This brochure is not intended to replace your legally required plan booklet. The Group Dental Service Contract determines the exact terms and conditions of your coverage. Please refer to the "Description of Benefits and Copayments" and "Limitations and Exclusions of Benefits" in this brochure for a complete list of covered procedures, copayments, plan limitations and exclusions. You may also consult your Evidence/Certificate of Coverage, which will be mailed to you upon enrollment. If you wish to review an Evidence/Certificate of Coverage prior to enrollment, you may request a copy by calling Customer Service at 800-422-4234.