

## Midwest Public Risk

<b>Summary of Dental Benefits<sup>1</sup></b> <b>7/1/2016 through 6/30/2017</b>  <b>(Administered by Delta Dental of Missouri)</b>	Delta Dental PPO Network	Delta Dental Premier Network	Non- Participating
	Based on the PPO maximum plan allowance – no balance billing	Based on the Premier maximum plan allowance – no balance billing	Based on Delta's non-participating maximum plan allowance; balance billing is possible
<b>Diagnostic and Preventive Services</b> <ul style="list-style-type: none"> <li>• Oral exams (all types), twice per benefit period</li> <li>• Bitewing and Periapical x-rays as needed</li> <li>• Full-mouth x-rays once in any 36 consecutive months</li> <li>• Fluoride, once per calendar year for dependents under age 19</li> <li>• Emergency palliative treatment</li> <li>• Space maintainers, once in 5 years, to age 16</li> <li>• Sealants for adults and children, once per tooth every 5 years, limited to non-decayed 1<sup>st</sup> and 2<sup>nd</sup> permanent molars</li> <li>• Brush biopsy to detect oral cancer</li> <li>• Cleanings (all types including periodontal maintenance), twice** per benefit period</li> </ul> <p><i>**Patients that are pregnant, diabetic, have a suppressed immune system or have a history of periodontal therapy are eligible for up to two additional cleanings per benefit period. To be eligible for the additional benefits you must submit a completed Self-Report form which can be obtained at <a href="http://www.deltadentalmo.com">www.deltadentalmo.com</a> or by contacting Delta Dental's customer service at 1-800-335-8266.</i></p>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Basic Services</b> <ul style="list-style-type: none"> <li>• Restorative services using synthetic porcelain and plastic material (white) on front teeth and amalgam (silver) on molar teeth</li> <li>• Periodontics: treatment for diseases of gums and bone supporting the teeth</li> <li>• Endodontics: root canal filling and pulpal therapy</li> <li>• Simple and surgical extractions</li> </ul>	<b>85%</b>	<b>80%</b>	<b>80%</b>
<b>Major Services</b> <ul style="list-style-type: none"> <li>• Oral surgery, except for extractions covered under Basic</li> <li>• Prosthetics: bridges and dentures; a replacement will be covered only once in 5 years, but not during the first 12 months of coverage</li> <li>• Crowns, jackets, labial veneers, inlays and onlays when required for restorative purposes, once in 5 years</li> </ul>	<b>55%</b>	<b>50%</b>	<b>50%</b>
<b>Orthodontic Services</b> <ul style="list-style-type: none"> <li>• Available to children and adults</li> </ul>	<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Deductible Per Benefit Period**</b> <small>(does not apply to diagnostic and preventive services)</small>	<b>\$50 per person / \$150 family limit</b>		
<b>Individual Benefit Maximum Per Benefit Period**</b>	<b>\$1,250 per person + MAXAdvantage</b>		
<b>MAXAdvantage – Benefits provided by Delta Dental for your exams, cleanings, x-rays and fluoride treatments do not apply to your individual benefit maximum</b>			
<b>Separate Lifetime Orthodontic Maximum</b>	<b>\$1,250 per person</b>		
<b>Dependent Age Limit: End of the month in which dependent turns 26</b>			

\*\* A new benefit period begins each year on July 1<sup>st</sup> and concludes on June 30<sup>th</sup> the following year.

<sup>1</sup> This is intended to be a summary only. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions. Should discrepancies arise, the SPD will govern.

## About Delta Dental...

Delta Dental gives you the freedom to visit the dentist of your choice and to select any dentist on a treatment by treatment basis. It is important to remember your out-of-pocket costs may vary depending on your choice.

Delta Dental also gives you access to two networks of participating dentists, Delta Dental PPO and Delta Dental Premier. If your dentist participates in both networks you will receive the best level of coverage available which is typically found in the PPO network. You can verify which network(s) your dentist participates in by visiting Delta Dental's website at [www.deltadentalmo.com](http://www.deltadentalmo.com) and clicking on "Looking for a Dentist?" or by calling Delta's Customer Service Team at 1-800-335-8266.

### Delta Dental PPO Network

A subset of the Delta Dental Premier Network, over 249,800 dental offices nationwide participate in the Delta Dental PPO program. Delta Dental will provide the highest level of benefits (see benefit highlights) for covered services when care is received from a Delta Dental PPO dentist. These dentists agree to:

- **Accept payment based on Delta's PPO maximum plan allowance** – under this network, fewer dollars accumulate towards your annual benefit maximum, your out-of-pocket expenses are typically less and you are protected from balance billing.
- Submit dental claims for members and abide by Delta's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

**Your out-of-pocket expenses are typically lowest when you see a Delta Dental PPO dentist.**

### Delta Dental Premier Network

Comprised of over 327,500 participating dental offices nationwide, Delta Dental Premier offers you greater access to dentists while still offering the advantages of a network. These dentists have contractual agreements with Delta Dental which require them to:

- **Accept payment based on Delta's Premier maximum plan allowance** –these dentists have agreed to accept this as payment in full, which means you are protected from balance billing.
- Submit dental claims for members and abide by Delta's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

### Non-Participating Provider

If you receive services from a non-participating provider (does not participate in either Delta Dental network):

- You may be responsible for filing your own claim forms.
- Delta Dental's benefit payment will be made directly to you.
- Benefit payments will be based on Delta's non-participating maximum plan allowance.
- You may be balance billed if there is a difference between the dentist's charge and Delta's non-participating maximum plan allowance.

**Your out-of-pocket expenses may be more when you use a non-participating dentist.**

## Locating a Participating Dentist...

To determine if your dentist participates with Delta Dental or to select a participating dentist in your area:

- Ask your dentist if he or she participates in the **Delta Dental PPO** or **Delta Dental Premier** program, or
- Search on-line at [www.deltadentalmo.com](http://www.deltadentalmo.com), or
- Call Delta Dental Customer Service at **1-800-335-8266**