



Keep smiling

DeltaCare® USA



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 maximums³ 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

³ Plans with an Accidental Injury Rider have a \$1,600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.









deltadentalins.com/enrollees

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, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, 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 Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products. Delta Dental is a registered trademark of Delta Dental Plans Association.

² Verify your selected DeltaCare USA primary care dentist before each appointment.

Frequently asked questions

What you need to know 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 slot, 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 Customer Service. 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 call.

When you enroll, you must select a primary care dentist from the DeltaCare USA network². To search for a dentist, use the **Find a dentist** tool at **deltadentalins.com** and select the DeltaCare USA network. You must visit your selected primary care dentist to use plan benefits. Important: Dental services provided by a dentist other than your selected primary care dentist will be denied. Your primary care dentist will refer you to a specialist if any specialty care is required.

6. Does everyone in my family have to choose the same primary care dentist?

No. Each family member can select his or her own primary care network dentist.³

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 account or contact Customer Service. Selections made by the 15th of the month are effective immediately. Selections made on or after the 16th of the month will be effective on the first day of the following month.

¹ In TX, three weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. In TX, there is no limit on the number of miles or on the dollar amount per emergency.

² In AZ, MD, and TX, if you do not select a dentist when you enroll, we will choose one for you.

In MA, you cannot select more than three primary care dentist facilities per family.

- 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. Delta Dental has many networks, and participation may vary not all Delta Dental dentists are DeltaCare USA dentists. You must visit your selected primary care network dentist to receive benefits under this plan.
- 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.³ Your out-of-area emergency benefit (typically limited to \$100 per person) is for services to relieve pain until you can return to your primary care network dentist.⁴ Standard plan limitations, exclusions and copayments may apply.

11. Can I access my plan online?

Yes. Visit **deltadentalins.com** to create a free, secure online account. 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 progress⁵), 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. Does my plan cover teeth whitening?

Yes. External bleaching is a benefit under your DeltaCare USA plan. Review your plan booklet for more information and talk to your dentist about your options.

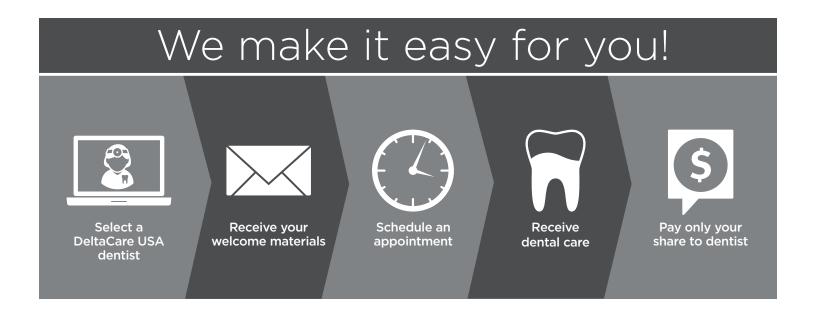
14. Does my plan cover tooth-colored fillings and crowns?

Yes. Porcelain and other tooth-colored materials are included in this plan.

15. What if I have additional questions about my plan?

Please contact us for additional support. Our Customer Service representatives 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.

⁵ In TX, there is no exception for work in progress for covered DeltaCare USA benefits.



³ State-specific minimum distance requirements may apply.

⁴ In TX, there is no limit on the number of miles or on the dollar amount per emergency.

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. **You should discuss all treatment options with Your 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 Current Dental Terminology ("CDT"), CDT-2023 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association ("ADA"). The ADA 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.

		ENROLLEE
CODE D	DESCRIPTION	<u>PAYS</u>
D0100-D	00999 I. DIAGNOSTIC	
D0120 F	Periodic oral evaluation - established patient	No Cost
	Limited oral evaluation - problem focused	
D0145 (Oral evaluation for a patient under three years of age and counseling with primary caregiver	No Cost
D0150 (Comprehensive oral evaluation - new or established patient	No Cost
D0160 [Detailed and extensive oral evaluation - problem focused, by report	No Cost
	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	
D0171 F	Re-evaluation - post-operative office visit	\$5.00
D0180 (Comprehensive periodontal evaluation - new or established patient	No Cost
	Screening of a patient	
D0191 A	Assessment of a patient	No Cost
D0210 I	Intraoral - comprehensive series of radiographic images - limited to 1 series every 24 months	No Cost
D0220 I	Intraoral - periapical first radiographic image	No Cost
D0230 I	Intraoral - periapical each additional radiographic image	No Cost
D0240 I	Intraoral - occlusal radiographic image	No Cost
D0270 E	Bitewing - single radiographic image	No Cost
D0272 E	Bitewings - two radiographic images	No Cost
	Bitewings three radiographic images	
D0274 E	Bitewings - four radiographic images - limited to 1 series every 6 months	No Cost
	Panoramic radiographic image	
D0419 A	Assessment of salivary flow by measurement - 1 every 12 months	No Cost
D0460 F	Pulp vitality tests	No Cost
D0470 [Diagnostic casts	No Cost
D0472 A	Accession of tissue, gross examination, preparation and transmission of written report	No Cost
	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	No Cost
	Accession of tissue, gross and microscopic examination, including assessment of surgical margins	
	for presence of disease, preparation and transmission of written report	No Cost
D0601 (Caries risk assessment and documentation, with a finding of low risk - 1 every 12 months	No Cost
D0602 (Caries risk assessment and documentation, with a finding of moderate risk - 1 every 12 months	No Cost
D0603 (Caries risk assessment and documentation, with a finding of high risk - 1 every 12 months	No Cost
D0701 F	Panoramic radiographic image - image capture only	No Cost
D0702 2	2-D cephalometric radiographic image - image capture only	No Cost
D0703 2	2-D oral/facial photographic image obtained intra-orally or extra-orally - image capture only	No Cost
D0705 E	Extra-oral posterior dental radiographic image - image capture only	No Cost
D0706 I	Intraoral - occlusal radiographic image - image capture only	No Cost
D0707 I	Intraoral - periapical radiographic image - image capture only	No Cost
D0708 I	Intraoral - bitewing radiographic image - image capture only	No Cost
D0709 I	Intraoral - comprehensive series of radiographic images - image capture only	No Cost
D0999 l	Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other	
S	services)	No Cost

D1000-D1999 II. PREVENTIVE D1110 D1120 D1206 Topical application of fluoride varnish - child to age 19; 1 D1206 or D1208 per 6 month period No Cost D1208 Topical application of fluoride - excluding varnish - child to age 19; 1 D1206 or D1208 per 6 month D1330 D1351 Sealant - per tooth - limited to permanent molars through age 15 \$5.00 Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - limited to D1352 permanent molars through age 15 \$5.00 D1353 Sealant repair - per tooth - limited to permanent molars through age 15 \$5.00 Application of caries arresting medicament - per tooth - child to age 19; 1 per 6 month period No Cost D1354 Space maintainer - fixed - unilateral - per quadrant D1510 \$10.00 D1516 Space maintainer - fixed - bilateral, maxillary \$10.00 D1517 Space maintainer - fixed - bilateral, mandibular \$10.00 Space maintainer - removable - unilateral - per quadrant D1520 \$10.00 D1526 Space maintainer - removable - bilateral, maxillary \$10.00 Space maintainer - removable - bilateral, mandibular D1527 \$10.00 D1551 D1552 D1553 D1556 D1557 D1558 D1575 D2000-D2999 III. RESTORATIVE - Includes polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures. D2150 D2160 D2161 D2330 D2331 D2332 D2335 D2390 D2391 D2392 D2393 D2394 D2510 D2520 D2530 D2542 D2543 Onlay - metallic - four or more surfaces ^{1,3} No Cost Inlay - porcelain/ceramic - one surface ¹ \$135.00 D2544 D2610 D2643 D2650 D2651 D2652

D2662	Onlay - resin-based composite - two surfaces 1	
D2663	Onlay - resin-based composite - three surfaces ¹	
D2664	Onlay - resin-based composite - four or more surfaces ⁷	
D2710	Crown - resin-based composite (indirect) 1	\$35.00
D2712	Crown - 3/4 resin-based composite (indirect) 1	\$35.00
D2720	Crown - resin with high noble metal ¹	\$50.00
D2721	Crown - resin with predominantly base metal ¹	
D2722	Crown - resin with noble metal ¹	
D2740	Crown - porcelain/ceramic ¹	
D2750	Crown - porcelain fused to high noble metal ¹	\$50.00
D2751	Crown - porcelain fused to predominantly base metal ¹	
D2752	Crown - porcelain fused to noble metal ¹	\$50.00 \$50.00
D2753	Crown - porcelain fused to titanium and titanium alloys	\$50.00
D2780	Crown - 3/4 cast high noble metal ¹	\$50.00
D2781	Crown - 3/4 cast predominantly base metal ¹	
D2782	Crown - 3/4 cast noble metal ¹	
D2790	Crown - full cast high noble metal ¹	\$50.00
D2791	Crown - full cast predominantly base metal ¹	\$50.00
D2792	Crown - full cast predominantly base metal	
D2792	Crown - titanium and titanium alloys ¹	
D2794 D2910	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	
D2910 D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	
D2920	Re-cement or re-bond crown	
D2921	Reattachment of tooth fragment, incisal edge or cusp (anterior)	
D2928	Prefabricated porcelain/ceramic crown - permanent tooth	
D2929 D2930	Prefabricated stainless steel crown - primary tooth	
D2931	Prefabricated stainless steel crown - permanent tooth	
D2932	Prefabricated resin crown - anterior primary tooth	
D2933	Prefabricated stainless steel crown with resin window - anterior primary tooth	
D2940		
D2941	Interim therapeutic restoration - primary dentition	
D2949	Restorative foundation for an indirect restoration	
	Core buildup, including any pins when required	
	Pin retention - per tooth, in addition to restoration	
D2952	Post and core in addition to crown, indirectly fabricated - includes canal preparation 3	
D2953	Each additional indirectly fabricated post - same tooth - <i>includes canal preparation</i> 3	
D2954	Prefabricated post and core in addition to crown - base metal post; includes canal preparation	No Cost
D2957	Each additional prefabricated post - same tooth - base metal post; includes canal preparation	
D2980	Crown repair necessitated by restorative material failure	\$10.00
D2981	Inlay repair necessitated by restorative material failure	\$10.00
D2982	Onlay repair necessitated by restorative material failure	\$10.00
D2983	Veneer repair necessitated by restorative material failure	\$10.00
D2990	Resin infiltration of incipient smooth surface lesions - <i>limited to permanent molars through age 15</i> .	\$5.00
D3000		
D3110	Pulp cap - direct (excluding final restoration)	
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	Pulpal debridement, primary and permanent teeth	\$5.00
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	\$5.00
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	\$5.00
D3310	Root canal - endodontic therapy, anterior tooth (excluding final restoration) *	\$20.00
D3320	Root canal - endodontic therapy, premolar tooth (excluding final restoration) 8	\$40.00

D5223	Immediate maxillary partial denture - cast metal framework with resin denture bases (including retentive/clasping materials, rests and teeth)	\$75.00	
D5224	Immediate mandibular partial denture - cast metal framework with resin denture bases (including		
D5410	retentive/clasping materials, rests and teeth)	\$75.00	
D5410 D5411	Adjust complete denture - maxillary		
D5421	Adjust partial denture - maxillary 4		
D5422	Adjust partial denture - mandibular ⁴		
D5511	Repair broken complete denture base, mandibular	\$15.00	
D5512	Repair broken complete denture base, maxillary	\$15.00	
D5520	Replace missing or broken teeth - complete denture (each tooth)	\$5.00 \$15.00	
D5611 D5612	Repair resin partial denture base, mandibular	\$15.00	
D5612	Repair cast partial framework, mandibular	\$15.00	
D5621	Repair cast partial framework, maxillary	\$15.00	
D5630	Repair or replace broken retentive/clasping materials - per tooth	\$15.00	
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	
D5000	Rebase complete maxillary denture ⁶		
D5710	Rebase complete mandibular denture 6		
D5711	Rebase maxillary partial denture 6	\$25.00	
	Repase mandibular partial denture 6	\$25.00	
D5721 D5725			
D5725			
D5730	Reline complete mandibular denture (chairside) 6		
D5731	Reline maxillary partial denture (chairside) 6		
D5740 D5741	Reline mandibular partial denture (chairside) 6		
	Reline complete maxillary denture (laboratory) 6		
D5750			
D5751	Reline complete mandibular denture (laboratory) 6		
D5760	Reline maxillary partial denture (laboratory) 6	\$25.00	
D5761	Reline mandibular partial denture (laboratory) 6	\$25.00	
D5765 D5820	Soft liner for complete or partial removable denture - indirect	\$25.00	
D3620	to initial placement of interim partial denture/stayplate to replace extracted anterior teeth during healing ⁴	No Cost	
D5821	Interim partial denture (including retentive/clasping materials, rests, and teeth), mandibular -		
	limited to initial placement of interim partial denture/stayplate to replace extracted anterior teeth		
	during healing ⁴	No Cost	
D5850	Tissue conditioning, maxillary 4, 6		
D5851	Tissue conditioning, mandibular ^{4, 6}	No Cost	
D5900	-D5999 VII. MAXILLOFACIAL PROSTHETICS - Not Covered		
D6000	-D6199 VIII. IMPLANT SERVICES - Not Covered		
D6200-	, , , , , , , , , , , , , , , , , , ,	ixed	
D.C.01.0	partial denture [bridge])	# 50.00	
D6210	Pontic - cast high noble metal ⁷	\$50.00	
D6211		\$50.00	
D6212	Pontic - cast noble metal 7	\$50.00	
D6240	Pontic - porcelain fused to high noble metal ⁷	\$50.00	
D6241	Pontic - porcelain fused to predominantly base metal ⁷		
D6242			
D6243			
D6245	Pontic - porcelain/ceramic ⁷		
D025U	Pontic - resin with high noble metal 7	\$50.00	

Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per

D7321

Plar	n CAM49 DeltaCare USA De	escription of Benefits and Copayments
D7471 D7510 D7922 D7961 D7962	Removal of lateral exostosis (maxilla or mandible)	No Cost ostasis or clot stabilization, per site No Cost No Cost
D8000	-D8999 XI. ORTHODONTICS	
D8010	Limited orthodontic treatment of the primary dentition	\$950.00
D8020	Limited orthodontic treatment of the transitional dentition	\$950.00
D8030	Limited orthodontic treatment of the adolescent dentition	\$950.00
	Limited orthodontic treatment of the adult dentition	
D8070	Comprehensive orthodontic treatment of the transitional de	
D8080	Comprehensive orthodontic treatment of the adolescent de	
	Comprehensive orthodontic treatment of the adult dentition	
	children covered to age 26	
D8660	Pre-orthodontic treatment examination to monitor growth a with any other consultation procedure(s) 10	
D8680		
D8681	Removable orthodontic retainer adjustment	
D8999		
20000	examination, diagnosis, consultation and initial banding	
D9000	-D9999 XII. ADJUNCTIVE GENERAL SERVICES	
D9110	Palliative treatment of dental pain - per visit	\$5.00
D9211	Regional block anesthesia	No Cost
D9212	Trigeminal division block anesthesia	No Cost
D9215	Local anesthesia in conjunction with operative or surgical p	rocedures No Cost
D9219	Evaluation for moderate sedation, deep sedation or genera	
D9310	Consultation - diagnostic service provided by dentist or phy physician	
D9311	Consultation with a medical health care professional	
D9430	·	
D9440		
D9912	Pre-visit patient screening	\$0.00
D9932	Cleaning and inspection of removable complete denture, m	axillary No Cost
D9933	Cleaning and inspection of removable complete denture, m	andibular No Cost
D9934	3	
D9935	9	
D9986	Missed appointment - without 24 hour notice - per 15 minut overall maximum of \$40.00	
D9987	Canceled appointment - without 24 hour notice - per 15 min overall maximum of \$40.00	
D9990		
D9991	Dental case management - addressing appointment compli	
D9992		
D9995	Teledentistry - synchronous; real-time encounter	
D9996	Teledentistry - asynchronous; information stored and forward	
D9997		

FOOTNOTES

- Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- Includes adjustments and/or office visits up to 24 months. After 24 months, a monthly fee of \$75.00 applies.
- If an indirectly fabricated post and core, inlay or onlay is made of high noble metal, an additional fee up to \$100.00 per tooth will be charged for the upgrade.

- 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.
- 5 Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- 6 Limited to 1 per denture during any 12 consecutive months.
- 7 Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- 8 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.
- 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.

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 #11).
- 9. A covered metallic inlay, onlay or indirectly fabricated post and core 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.
- 10. If a porcelain margin is also chosen by You for a covered porcelain-fused-to-metal crown, the maximum additional cost for this laboratory upgrade is \$75.00.
- 11. 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. One 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.
- 12. A direct or indirect pulp cap is a Benefit only on a vital permanent tooth with an open apex or a vital primary tooth.
- 13. 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.
- 14. A therapeutic pulpotomy on a permanent tooth is limited to palliative treatment when the Contract Dentist is not performing root canal therapy.
- 15. Periodontal scaling and root planing are limited to four quadrants during any 12 month period.
- 16. Full mouth debridement (gross scale) is limited to one treatment in any 12 month period.
- 17. Coverage for the placement of a fixed partial denture (bridge) requires that:
 - a. No cantilevered posterior pontic (prosthetic tooth) be included; and
 - b. One of the following:
 - The sole tooth to be replaced in the arch is a permanent tooth, which cannot be replaced by adding another tooth to an existing removable partial denture; **or**

- The new bridge would replace an existing, non-functional bridge (see Limitation #11); or
- Each abutment tooth to be crowned meets any limitations and exclusions.
- 18. Relines, tissue conditioning and rebases are limited to one per denture during any 12 consecutive months.
- 19. 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 Dependent children under 16 years of age.
- 20. Retained primary teeth shall be covered as primary teeth.
- 21. 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.
- 22. 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.
- 23. 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*.
- 24. 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.
- 25. 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.

"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.

Exclusions of Benefits

- 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.
- 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.
- 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. 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.
- 20. Orthodontic treatment must be provided by a licensed Dentist. Self-administered orthodontics are not covered.
- 21. The removal of fixed orthodontic appliances for reasons other than completion of treatment is not a covered benefit.

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 adult children covered from 19 to age 26. 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 You choose not to start treatment after the diagnosis and consultation have been completed by the Contract Orthodontist, You 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, You are responsible for the cost at the Contract Orthodontist's submitted 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.

"Filed fees" means the Contract Orthodontist'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.

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, and/or lack of Enrollee cooperation.
- 5. Surgical procedures incidental to orthodontic treatment.
- 6. Myofunctional therapy.
- 7. Surgical procedures related to cleft palate, micrognathia or macrognathia.
- 8. Treatment related to temporomandibular joint disturbances.
- 9. Supplemental appliances not routinely used in typical comprehensive orthodontics.
- 10. Restorative work caused by orthodontic treatment.
- 11. Extractions solely for the purpose of orthodontics.
- 12. Treatment in progress at inception of eligibility.
- 13. Transfer after banding has been initiated.
- 14. 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 You 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 #12, #14, #19, #20 and #23 and exclusions #1-9, #11-15, #18 and #19, the following exclusions apply:

- 1. Prophylaxis.
- 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

Boost your wellness IQ

Find oral health resources, including articles, quizzes, videos and a subscription to *Grin!*, our free dental wellness e-magazine at **deltadentalins.com/wellness**.

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
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Sign up for an online account

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- · Access your ID card

Contact us

Need help? Let us know.

Online: Visit deltadentalins.com/contact

Write to:

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 am to 9 pm, Eastern time. Or, use our automated phone system, available 24/7.

Underwritten by:

Delta Dental of California 18000 Studebaker Road, Suite 530 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.