

Your Dental Benefits

Delta Dental of Wisconsin

Specially Prepared for the Employees of *A F G E Local 0003*

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

Benefit Plan Design

Benefit Plan Design		Delta PPO When you see a Delta Dental PPO dentist	Delta Premier When you see a Delta Dental Premier or any other dentist
Individual Annual Maximum		\$1,000	\$1,000
Deductible	Individual	\$50	\$50
	Family	\$150	\$150

Dependent Eligibility

Dependents are eligible through the end of the month in which they attain age 19 and full-time students through the end of the month in which they attain age 25

Diagnostic & Preventive Services

Exams	100%	100%
Cleanings	100%	100%
Fluoride treatments	100%	100%
X-rays	100%	100%
Sealants	100%	100%
Space maintainers	100%	100%
Deductible applies	No	No

Basic & Major Services

Emergency treatment to relieve pain	80%	60%
Fillings	80%	60%
Endodontics – nonsurgical	50%	50%
Endodontics – surgical	50%	50%
Periodontics – nonsurgical	50%	50%
Periodontics – surgical	50%	50%
Extractions - nonsurgical	80%	60%
Extractions - surgical and other oral surgery	50%	50%
Crowns, inlays, onlays	50%	50%
Bridges and dentures	50%	50%
Repairs and adjustments to bridges and dentures	50%	50%
Implants	50%	50%
Deductible applies	Yes	Yes

Orthodontic Services

Coverage copayment	0%	0%
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Special Plan Provisions (see following pages for more information)

Evidence-Based Integrated Care Plan	Yes	Yes
Check-up Plus	Yes	Yes
Vision Discount Program	Yes	Yes

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A Better PPO from Delta Dental

Delta Dental is the largest and oldest dental benefits specialist in the country. It was built on the guiding principle that dental benefits should be easy to use and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal. Combined, member companies of the Delta Dental Plans Association serve more than 50 million people in nearly 88,000 groups across the nation.

With some PPO plans, you don't get much choice of providers. And if you go out of network, you face a stiff penalty from balance-billing by the provider. But your Delta Dental PPO plan is different. Our PPO network, which includes more than 104,000 dentist locations nationwide, is backed by our Premier network, which includes more than 182,000 dentist locations nationwide – more than 75% of the nation's dentists. Your lowest out-of-pocket costs will come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

Your Delta Dental PPO		
PPO Network	Delta Dental Premier "Safety Net"	Non-network
Other PPOs		
PPO Network	Non-network: No protection from balance-billing	

PPO Savings, With A "Safety Net"	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
Dentist's Normal Fee	\$720	\$720	\$720
Allowed Amount	\$590	\$680	\$680
Dentist Fee Adjustment Due to Delta Agreement	\$130	\$40	None
50% Benefit Paid by Plan	\$295	\$340	\$340
Patient Responsibility	\$295	\$340	\$380

Advantages of Delta Dental Network Dentists	Noncontracted Dentists	
	Delta PPO Network Dentists	Delta Premier Network Dentists
	Agreed-to fee ceilings (no balance-billing): <i>Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.</i>	✓
Additional fee schedule savings: <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i>	✓	
Convenient claims processing: <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i>	✓	✓
Treatment guarantees: <i>Examples -- Repair or replace dental restorations should they fail within 24 months.</i>	✓	✓

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta and a **Predetermination of Benefits** form will be returned to you and your dentist. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta encourages you to be informed about your dental care.

Delta's Website

Delta's website has a lot to offer. You can use it to obtain information about coverage under your plan, check the status of your claims, find a network dentist, and learn ways to improve and protect your oral health.

For eligibility, claims or dentist information, visit our website at: www.deltadentalwi.com

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5:00 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!



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Special Plan Provisions

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health as well. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Extra benefits for persons who are pregnant, have diabetes, or have had periodontal surgery

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for women who are pregnant, and persons with diabetes or a history of periodontal surgery.
 - Studies show that treatment of gum disease can reduce the incidence of low birth weight, preterm babies.
 - Studies show that severity of diabetes can be reduced by treatment of gum disease.
 - Persons who have had periodontal surgery in the past are more likely to need it again unless they receive additional care.
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at www.deltadentalwi.com, or by calling 800-236-3712.
- **Learn more!** Sign up for Delta Dental's free e-newsletters with important oral health information for pregnant women, and persons with diabetes or a history of periodontal surgery. Go to www.deltadentalwi.com/subscribe.

Check-up Plus: Promoting wellness

- With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum. (Diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments).
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.

Vision Discount Program: Save money on your vision care needs

- Your dental plan also includes a vision care discount program. The vision care discount is available under a nationwide network of providers administered by EyeMed Vision Care. Under the plan, dental plan enrollees are eligible for savings up to 35% on exams, eyewear, and contact lenses offered by participating providers. For a benefit summary and provider directory, go to www.deltadentalwi.com/visionproviders. This is not insurance.