

## Parkway School District

Delta Dental PPO	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist
	Based on applicable PPO Maximum Plan Allowance – No balance billing	Based on applicable Premier Maximum Plan Allowance – No balance billing	Based on applicable maximum plan allowance for non-participating dentist - Balance billing is possible
<b>Diagnostic and Preventive Services</b> <ul style="list-style-type: none"> <li>➤ Bitewing x-rays, as required</li> <li>➤ Full-mouth x-rays, once in any 36 month period</li> <li>➤ Periapical x-rays, as required</li> <li>➤ Emergency palliative treatment</li> <li>➤ Oral exams, twice per benefit period</li> <li>➤ Prophylaxis (cleanings), twice per benefit period</li> <li>➤ Perio maintenance: twice in any benefit period; subject to cleanings frequency limitation</li> <li>➤ Space maintainers, dependent children under age 16, once in 5 years</li> <li>➤ Fluoride, dependent children under age 19, once per benefit period</li> <li>➤ Sealants for adults and eligible dependent children , limited to caries-free occlusal surfaces of the first and second permanent molars once every 60 months</li> </ul>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Basic Services</b> <ul style="list-style-type: none"> <li>➤ Fillings</li> <li>➤ Endodontics: root canal filling and pulpal therapy</li> <li>➤ Surgical and Non-Surgical Periodontics: treatment for diseases of gums and bone supporting the teeth</li> <li>➤ Simple extractions</li> <li>➤ Surgical extractions</li> <li>➤ General anesthesia</li> </ul>	<b>80%</b>	<b>75%</b>	<b>75%</b>
<b>Major Services</b> <ul style="list-style-type: none"> <li>➤ Prosthetics: bridges and dentures, once in 5 years</li> <li>➤ Crowns, inlays and onlays, once in 5 years</li> <li>➤ Oral surgery</li> </ul>	<b>60%</b>	<b>55%</b>	<b>55%</b>
<b>Orthodontic Services (for all eligible participants)</b>	<b>60%</b>	<b>60%</b>	<b>60%</b>
<b>Calendar Year Deductible</b> (applies to Basic and Major Services)	<b>\$50 individual \$150 family limit</b>	<b>\$50 individual \$150 family limit</b>	<b>\$50 individual \$150 family limit</b>
<b>Calendar Year Benefit Maximum</b> (per person)	<b>\$1,250</b>	<b>\$1,250</b>	<b>\$1,250</b>
<b>Orthodontic Lifetime Maximum</b> (for all eligible participants)	<b>\$1,000</b>	<b>\$1,000</b>	<b>\$1,000</b>
<b>MaxAdvantage Program</b>	Included – Charges for exams, cleanings, x-rays, and fluoride treatments do not apply towards your annual maximum.		
<b>Healthy Smiles, Healthy Lives Program</b>	Allows up to 4 <u>cleanings</u> per year if enrolled in program. Disease states that qualify include Diabetes, Pregnancy, Suppressed Immune System, and Periodontal Disease.		
<b>Plan Year</b>	<b>New contract year benefit period begins on January 1</b>		
<b>Dependent Age Limit: 26</b>			

*This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions. Orthodontic treatments covered by the prior carrier and in progress on the original effective date of the employer's group contract with Delta Dental will be covered. Benefits provided by the prior carrier will be subtracted from the lifetime maximum available from 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. You have three options and the information below describes what you can expect depending on whether you receive services from a Delta Dental PPO dentist, a Delta Dental Premier dentist or a non-participating dentist.

### In PPO Network

#### 1. Delta Dental PPO Network

Comprised of a select panel of dentists, over 268,000 dental offices 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 the applicable PPO Maximum Plan Allowance** – reducing your out-of-pocket expenses.
- 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 will be lowest when you see a Delta Dental PPO dentist.**

### In Premier Network

#### 2. Delta Dental Premier Network

Comprised of over 341,000 participating dental offices, Delta Dental Premier offers you greater access to dentists while still offering the advantages of a network. These dentists have participating agreements with Delta Dental which require them to:

- **Accept payment based on the applicable Premier Maximum Plan Allowance** – which means no balance billing on any charges that exceed Delta's contracted amount.
- 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.

**If your dentist is not a Delta Dental PPO dentist but is a Delta Dental Premier dentist, your benefit will be based on the Premier benefit level; however, you will receive the cost control and claims filing advantages noted above.**

### Non-Participating Dentist

#### 3. Non-participating Dentist

If you receive services from a non-participating dentist (does not participate in either Delta Dental network) benefits for covered services are based on the applicable Maximum Plan Allowance for non-participating dentists :

- You will 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 maximum plan allowance.
- You will be responsible for the difference between the dentist's charge and Delta' 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
- Search on-line at [www.deltadentalmo.com](http://www.deltadentalmo.com), or
- Call Delta Dental Customer Service at **1-800-335-8266**