

Specially Prepared for the Employees of Mercy Care HMO

Benefit Design

Your dental benefit plan provides a comprehensive program to ensure your dental health. Coverage is included for important preventive care, and also for treatment needed as a result of dental disease or accidental injury.

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.

Summary of Benefits

		Delta PPO <small>When you see a Delta Dental PPO dentist</small>	Delta Premier <small>When you see a Delta Dental Premier or any other dentist</small>
Individual Annual Maximum		\$1,000	\$1,000
Deductible	Individual	\$25	\$25
	Family	\$75	\$75
Diagnostic & preventive services			
	Exams	100%	100%
	Cleanings	100%	100%
	Fluoride treatments	100%	100%
	X-rays	100%	100%
	Space maintainers	100%	100%
	Sealants	100%	100%
	Deductible applies	No	No
Basic & major services			
	Emergency treatment to relieve pain	80%	80%
	Fillings	80%	80%
	Extractions - nonsurgical	80%	80%
	Extractions - surgical and other oral surgery	80%	80%
	Endodontics – nonsurgical	50%	50%
	Endodontics – surgical	50%	50%
	Periodontics – nonsurgical	50%	50%
	Periodontics – surgical	50%	50%
	Crowns, inlays, onlays	0%	0%
	Bridges and dentures	0%	0%
	Repairs and adjustments to bridges and dentures	0%	0%
	Deductible applies	Yes	Yes
Orthodontic services			
	Coverage coinsurance	50%	50%
	Individual lifetime maximum	\$1,500	\$1,500
	Dependents eligible to age	19	19
	Full-time students eligible to age	19	19
	Adult ortho	No	No
	Deductible applies	No	No
Dependent eligibility			
	Dependents eligible to age	19	19
	Full-time students eligible to age	25	25

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.

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 46 million people in nearly 80,000 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 86,000 dentist locations nationwide, is backed by our Premier network, which includes more than 160,000 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 Premier Network Dentists		
	Delta PPO 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>	✓	✓	

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!



