



Your Dental Benefits

Specially Prepared for the Employees of *Memorial Medical Center*

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		Delta Dental Premier When you see a Delta Dental Premier or any other dentist
Individual Annual Maximum		\$2,000
Deductible	Individual	\$25
	Family	\$75
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; except as noted for orthodontics		
Diagnostic & Preventive Services		
Exams		80%
Cleanings		80%
Fluoride treatments		80%
X-rays		80%
Sealants		80%
Space maintainers		80%
Deductible applies		No
Basic & Major Services		
Emergency treatment to relieve pain		80%
Fillings		80%
Endodontics – nonsurgical		80%
Endodontics – surgical		80%
Periodontics – nonsurgical		80%
Periodontics – surgical		80%
Extractions - nonsurgical		80%
Extractions - surgical and other oral surgery		80%
Crowns, inlays, onlays		50%
Bridges and dentures		50%
Repairs and adjustments to bridges and dentures		80%
Implants		50%
Deductible applies		Yes
Orthodontic Services		
Coverage copayment		50%
Individual lifetime maximum		\$2,400
Dependents eligible to age		19
Full-time students eligible to age		19
Adult ortho		No
Deductible applies		No
Special Plan Provisions (see following pages for more information)		
Evidence-Based Integrated Care Plan		Yes

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Solid Benefits from the Dental-Benefit Specialists

Delta Dental is the nation's largest and oldest dental-benefits specialist built on the guiding principle that dental benefits should be simple and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal and provides dental benefits to more than 1.5 million people.

As a Delta Dental subscriber, you may see any dentist. However, when you select a Delta Dental Premier dentist, you are guaranteed the fullest benefits of your program. The most accurate and up-to-date information on our Delta Dental Premier dentists is available at www.deltadentalwi.com, or by calling Delta Dental toll-free at 800-236-3712.

Advantages of Delta Dental Premier Network Dentists	Delta Dental Premier Dentist	Noncontracted Dentist
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. (See table below for example.)</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>Dentist agrees to repair or replace dental restorations or dental sealants should they fail within 24 months.</i>	✓	

The Value of No Balance-Billing	Delta Dental Premier Dentist	Noncontracted Dentist
Dentist's Normal Fee	\$720	\$720
Allowed Amount	\$680	\$680
Dentist Fee Adjustment Due to Delta Dental Agreement	\$40	None
50% Benefit Paid by Plan	\$340	\$340
Patient Responsibility	\$340	\$380

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta Dental 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 Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

Delta Dental's Website

www.deltadentalwi.com has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health, and learn ways to improve and protect it.

Visit www.deltadentalwi.com for eligibility, claims or dentist information.

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5 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. 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: Expanded benefits for persons with medical conditions that have oral health implications

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include:
 - Diabetes
 - Pregnancy
 - Specific heart conditions that pose a risk of certain types of infection
 - Kidney failure or dialysis
 - Suppressed immune system
 - Cancer therapy
 - Periodontal disease
- 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 at www.deltadentalwi.com/your-health/medical-conditions.