Description of Covered Services

| See following page for program descriptions | Delta Dental PPO plus Premier |
|---|-------------------------------|
| Preventive & Diagnostic Services (No Deductible) | 100% |
| Exams, Cleanings, (each twice in a twelve (12) month period per person, ages 14 and older are considered adults) | |
| X-rays-full mouth series or panoramic (either one, once in three years) | |
| X-rays-bitewing (twice in a twelve (12) month period) | |
| X-rays-single films (multiple x-rays on the same date of service will not exceed the benefit of a full-mouth series) | |
| • Fluoride Treatment (once in a twelve (12) month period, for eligible children to age 19, combinations with cleanings are applied to time limits for both) | |
| Space Maintainers (once per space for missing posterior primary teeth, for children under age 14) | |
| Remaining Basic (No Deductible) | 70% |
| Consultations (payable once per specialty in a calendar year but may reduce the approved charge for the final treatment rendered by the same dentist) | |
| • Fillings - composite and amalgam (composite fillings on back teeth are given the alternate benefit of an amalgam filling, payable once per year for decay or fracture only) | |
| Extractions, Oral Surgery (impacted wisdom teeth claims should first go to medical carrier) | |
| Endodontics (root canals on permanent teeth and root surgery each once per 24 months) | |
| Periodontics (have specific frequency limitations, pre-treatment estimate is strongly recommended - e.g., surgery once per 36 months) | |
| Sealants (1st and 2nd permanent, decay-free molars, once in a lifetime per tooth, for children through age 15) | |
| Prosthodontics & Crowns (After Deductible) | 50% |
| Crowns and crown-related procedures (post and core, core buildup, etc., once every five years, permanent teeth only, for ages 12 and older) | |
| Bridgework (once every five years, for ages 16 and older) (bridges with four or more missing teeth in that arch may be given an alternate benefit of a partial denture) | |
| • Full & Partial Dentures (either one, once every five years, partial dentures for ages 16 or older) (fixed bridges and removable partial dentures are not benefits in the same arch; benefits will be provided for the removable partial denture only) | |
| Inlays (inlays are only payable when done in conjunction with an onlay; by themselves they are given the alternate benefit of an amalgam filling) | |
| Repair of Dentures (Repair of existing prosthetic appliances) | |

Delta Dental PPO plus Premier

| Calendar Year Maximum (per person) | \$1,500.00 |
|---|------------|
| Calendar Year Deductible | |
| Individual | \$50.00 |
| Family (family deductible is accumulated by individual deductibles) | N/A |
| At no time are you allowed two (2) maximums or subject to two (2) deductibles. | |
| Orthodontia | N/A |
| Orthodontic treatment is a benefit limited to once in a lifetime. | |
| Maximum (Lifetime) | N/A |
| Deductible (Lifetime) | N/A |

Description of Programs

<u>Delta Dental PPO plus Premier - See explanation under "Product Descriptions" section at back of booklet.</u>

Under all programs, non-participating dentists may balance bill above the maximum allowable charge.