



DENTAL BENEFITS (DELTA DENTAL)



DELTACARE PLAN

The DeltaCare plan is a dental health maintenance organization (DHMO). Like medical HMO plans, it offers a high level of coverage but requires you to receive all your dental care from dentists and specialists within the plan's network. Under this plan, you select a dentist from within the plan's network who will coordinate your care.

DELTA PREFERRED PLAN

The Delta Preferred plan is a dental preferred provider organization. Like a medical PPO, it covers care you receive from any dentist, but offers a higher level of coverage when you use dentists and specialists in the plan's network.

DELTA PREMIER PLAN

The Delta Premier plan is an indemnity plan which offers the same level of coverage with any provider, but has a higher deductible than the other plans offered to you.

Important Information: If you were not enrolled continuously in a dental plan during the previous 12 months, there will be a 12-month waiting period for coverage of major services and orthodontia if you enroll in the Delta Preferred or Delta Premier plans. For more information, please refer to your Summary Plan Description.

Plan Highlights	Delta Preferred PPO		Delta Premier (Indemnity)	DeltaCare DHMO
	In-Network	Out-of-Network	Any Provider	In-Network Only
Must select a participating dentist?	No	No	No	Yes ²
Annual deductible	\$0	\$25 single / \$75 family	\$50 single / \$150 family	N/A
Cleanings (2x/year)	Covered in full	80%	Covered in full	Covered in full
Bitewing X-rays	Covered in full	80%	Covered in full	Covered in full
Filling (one surface)	50%	40%	50%	You pay \$49 - \$118
Extraction (one tooth)	50%	40%	50%	You pay \$43 - \$206
Crown (porcelain)	50%	40%	25%	You pay \$209 - \$433
Root canal therapy (molar)	50%	40%	50%	You pay \$246 - \$402
Dentures	50%	40%	25%	You pay \$401 - \$484
Orthodontic treatment				
Children (to age 19)	50% up to \$750 lifetime benefit	50% up to \$750 lifetime benefit	50% up to \$750 lifetime benefit	You pay \$3,000
Adults (19 and over)	Not covered	Not covered	Not covered	You pay \$3,200

¹Benefit percentages under Delta Preferred plan are based on the allowable amount set by the plan for each service. Non-preferred dentists and specialists may charge more and bill you for the difference. ²You may select a different dentist for each covered family member.

³Orthodontic treatment cost does not include treatment plans.

The copayments shown below for DeltaCare are estimates. Actual copayments are provided on the Member Copayment Schedule posted on MyMetro.