# Delta Dental of Ohio Dental Benefit Highlights for Greater Cincinnati Insurance Consortium #10834

Delta Dental PPO™ (Point-of- Service)	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
Coverage effective <b>July 1, 2023</b>	Plan Pays	Plan Pays	Plan Pays*
Diagnos	tic & Prevent	ive	
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
<b>Periodontal Maintenance</b> - cleanings following periodontal therapy	100%	100%	100%
Bas	ic Services		
Sealants - to prevent decay of permanent teeth	80%	80%	80%
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Simple Extractions - non-surgical removal of teeth	80%	80%	80%
<b>Other Oral Surgery</b> - dental surgery other than extractions	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
<b>Relines and Repairs</b> - to prosthetic appliances	80%	80%	80%
Maj	or Services		
Surgical Extractions - surgical removal of teeth	60%	60%	60%
Major Restorative Services - crowns	60%	60%	60%
<b>Prosthodontic Services</b> - bridges, dentures, and crowns over implants	60%	60%	60%
Orthod	ontic Servic	es	
Orthodontic Services - braces	60%	60%	60%

Orthodontic Age Limit -to the end of the month of age 26\* When you receive services from a Nonparticipating Dentist, the percentages in this<br/>column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be<br/>paid for those services. This amount may be less than what the Dentist charges or Delta<br/>Dental approves and you are responsible for that difference.

**Maximum Payment –** \$2,500 per Member total per Benefit Year on all services except orthodontic services. \$1,500 per Member total per lifetime on orthodontic services.

**Deductible -** \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$100 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, X-rays, periodontal maintenance and orthodontic services.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

# △ DELTA DENTAL<sup>®</sup>

#### Welcome to Ohio's largest dental benefits family!

As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists -- there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

## **Quality Dental Program**

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

### **Online Access**

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.

#### A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

#### **Questions?**

If you have questions, please call our Customer Service team at 800-524-0149 (TTY users call 711) or look online at <u>https://www.DeltaDentalOH.com.</u>