



Welcome! This Northeast Delta Dental–Vermont Health Connect dental plan meets the standards for Pediatric Dental Benefits (for children under the age of 21) as required under the Patient Protection and Affordable Care Act and as established by the Department of Vermont Health Access.

This dental plan has an annual benefit limit for Adult Enrollees (those over the age of 21). Children under the age of 21 have no annual limit but do have a maximum out-of-pocket (see “Key Definitions”). Only costs for covered services from Delta Dental PPO network dentists count toward the out-of-pocket limit. Once the limit is reached, all covered dental services for the rest of the plan year will be paid by Delta Dental at 100%. Coverage will reset to regular levels on the first day of the following plan year and a new maximum out-of-pocket will apply.

Delta Dental PPO. This dental plan uses Delta Dental’s PPO network of dentists. You will get the best value from your plan when you receive care from a PPO dentist.

- ✓ **No Balance Billing.** PPO dentists accept Delta Dental’s fees for services, meaning you will typically pay less when you visit a PPO dentist.
- ✓ **No Claims Paperwork.** PPO dentists will submit your claims for you.
- ✓ **Direct Payment.** Delta Dental pays PPO dentists directly.

To find out if your dentist is in the PPO network, you can call your dentist, visit our website at www.nedelta.com/LocalDentistSearch, or call Customer Service at 1-866-848-2608.

Delta Dental Premier. If you see a dentist who participates with Delta Dental as a Premier dentist but not in the PPO network, claim payments will be sent directly to the dentist. Payments will be based on the dentist’s charge or Delta Dental’s allowance for PPO dentist, whichever is less. Unlike a PPO dentist, a Premier dentist may bill you the difference between Delta Dental’s payment and the Premier dentist’s allowed fee.

Claims for Delta Dental Dentists. Show your ID card to your dentist and he or she will send your claim to Delta Dental for you and any of your covered family members under the ID number on your ID card. After your visit, an Explanation of Benefits (EOB) will be available to you. The EOB shows you how your claim was processed and will tell you if you owe anything to your dentist.

Claims for Other Dentists. If you visit a dentist who does not participate with Delta Dental, you may be asked to bring a claim form (available by calling us or visiting www.nedelta.com). Claim payments will usually be made to you unless the state in which you received services requires “assignment of benefits.” In that case, we will send the payment to the dentist. Payments for services from dentists who do not participate with Delta Dental will be based on the dentist’s charge or Delta Dental’s allowance for non-participating dentists, whichever is less. Again, the EOB shows you how your claim was processed and whether you owe anything to your dentist.

Predetermination of Benefits. We recommend that you ask your dentist to submit a *pre-treatment estimate* for any costly or extensive dental work. Predetermination is free and it helps you estimate any out-of-pocket expenses you may have. Some procedures require Prior Authorization for children. Please see your Certificate of Insurance for details.

Who’s Eligible? You, your spouse (or Civil Union Partner), your children up to age 26, and any incapacitated dependent children, regardless of age. Coverage differs based on the age of the enrollee.

Pediatric Enrollees. The Subscriber if under the age of twenty-one (21) on the effective date of your plan, and any enrolled Eligible Dependent under the age of twenty-one (21) on the effective date of your plan.

Adult Enrollees. The Subscriber if twenty-one (21) years of age or older on the effective date of your plan, and any enrolled Eligible Dependent who is twenty-one (21) years of age or older on the effective date of your plan.

Key Definitions.

Deductible. The portion of the charge for covered services that must be paid before Delta Dental’s payment is made.

Maximum Out-of-Pocket. The maximum amount you will pay for covered services for Pediatric Enrollee(s) in any Plan Year. The Maximum Out-of-Pocket for each Pediatric Enrollee under this plan is \$350 per Plan Year, up to a maximum of \$700 per family per Plan Year. The Maximum Out-of-Pocket does not apply to Adult Enrollees.

Plan Year. The time period from your effective date through the end of the calendar year.

Plan Year Maximum. The maximum dollar amount Delta Dental will pay for each Adult Enrollee in any Plan Year. All benefits paid, including benefits for Diagnostic and Preventive services, are counted toward an Adult Enrollee’s Plan Year Maximum. The Plan Year Maximum does not apply to Pediatric Enrollees.

PPO. Preferred Provider Organization made up of dentists who have signed an agreement to participate as members of the Delta Dental PPO network.

Prior Authorization. Some procedures require Prior Authorization for children. Please see your Certificate of Insurance for details. Your dentist must submit a proposed treatment plan to us to determine if coverage for the procedures will be authorized based on a dental consultant’s review.

Non-Discrimination. Northeast Delta Dental does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

THIS INFORMATION SHOULD BE USED ONLY AS A GUIDELINE. FOR DETAILED INFORMATION ON THE TERMS, CONDITIONS, LIMITATIONS AND EXCLUSIONS, PLEASE REFER TO YOUR CERTIFICATE OF INSURANCE.

This outline provides a brief description of the important features of your policy. This is not the insurance contract, and only the actual policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you **READ YOUR CERTIFICATE OF INSURANCE CAREFULLY**. Benefit percentages shown are based on the actual charges submitted up to the maximum amount allowed Delta Dental PPO dentists. This plan has different features based on an enrollee's age. Specifically, enrollees under the age of 21 receive certain features that are different than enrollees age 21 or older. Not all time limitations and exclusions are shown here.

| Diagnostic & Preventive ¹ | Basic Restorative ¹ | Major Restorative ¹ | Orthodontics ¹ |
|---|--|--|--|
| No Deductible. | Plan Year Deductible per Enrollee: \$50 (regardless of age). | | No Deductible. |
| DIAGNOSTIC Evaluations once in a 6-month period. Complete series/panoramic image once in a 3-year period. Bitewings once in a 12-month period. Images of individual teeth as necessary. PREVENTIVE Cleanings once in a 6-month period. Note: Only one cleaning is covered in a 6-month period. A cleaning may be either a routine cleaning under Diagnostic and Preventive or a periodontal cleaning under Basic Restorative. Fluoride once in a 6-month period to age 21. Sealant application to permanent molars and primary second molars and bicuspsids, once in a 3-year period per tooth, for children to age 21. Space maintainers once in a 2-year period to age 21. | RESTORATIVE Amalgam (silver) fillings. Resin (white) fillings. Recementation of an inlay or crown. Prefabricated stainless steel crowns to age 21. DENTURE REPAIR Denture repair and adjustment. ORAL SURGERY Extractions and covered surgical procedures. ENDODONTICS Root canal therapy. PERIODONTICS Treatment of gum disease. Periodontal cleaning (maintenance procedures). CROWN LENGTHENING Clinical crown lengthening once in a lifetime per tooth. ANESTHESIA & PALLIATIVE TREATMENT General anesthesia or intravenous sedation (and non-intravenous sedation and nitrous oxide to age 21) when performed in conjunction with certain covered procedures. | CROWNS AND ONLAYS Restorative crowns and onlays (crowns and onlays for enrollees age 12 and older. Stainless steel crowns for adult enrollees only). PROSTHODONTICS Removable and fixed partial dentures (bridges). Complete dentures. Rebase and reline of dentures. DENTAL IMPLANT SERVICES Surgical placement of an endosteal implant body. Certain implant supported prostheses (for enrollees age 16 and older). Note: Certain services require Prior Authorization for enrollees under the age of 21. Please see your Certificate of Insurance. | ORTHODONTICS Medically necessary correction of malposed (crooked) teeth for enrollees under age 21. Note: All orthodontic cases require Prior Authorization. |
| Delta Dental Pays 100%. No Waiting Period. | Delta Dental Pays 70%. ² No Waiting Period. | Delta Dental Pays 50%. ² After a 6-Month Waiting Period for enrollees over the age of 21. ³ | Delta Dental Pays 50%. ² No Waiting Period. |
| Plan year maximum for each enrollee age 21 or older: \$1,500. | | | N/A |
| Plan Year Maximum Out-of-Pocket for each enrollee under age 21: \$350 per enrollee, up to \$700 per family. Only expenses incurred for covered services received from Delta Dental PPO dentists accrue toward the Maximum Out-of-Pocket. Expenses incurred for covered services received from Delta Dental Premier dentists do <u>not</u> accrue toward the Maximum Out-of-Pocket. All covered services with a frequency limitation are available for more frequent treatment only with Prior Authorization for enrollees under age 21. | | | |

¹Delta Dental's liability is based upon the Coinsurance Percentage of the "allowed charge" as described in this policy. ²Coinurances shown will automatically convert to 100% for an enrollee under the age of 21 when the Plan Year Maximum Out-of-Pocket for such enrollee is reached or when the family Plan Year Maximum Out-of-Pocket is reached. Coinsurances will reset to those shown above on the first day of each new Plan Year. ³If this plan is replacing an existing dental plan that covers the services to which the waiting period applies, the waiting period will be waived for enrollees over the age of 21 whose effective date of coverage coincides with the original effective date of this plan. The waiting period does not apply to enrollees under the age of 21.