

# 2018 Dental plan benefit summary



Delta Dental of Oregon & Alaska

## Delta Dental Premier®, 1500, Incentive (70-100), 0

Calendar year costs		
Deductible	\$0	
Out-of-pocket maximum (under age 19)	\$350 for one member / \$700 for two or more members	
Annual maximum (age 19+)	\$1,500	
Class 1	Under age 19, members pay	Ages 19+, members pay
Exams & X-rays	10%	
Cleanings	10%	1st year - 30% 2nd year - 20%
Sealants	10%	3rd year - 10% 4th year - 0% <sup>2</sup>
Topical fluoride	10%	
Space maintainers	10%	Not covered
Class 2		
Restorative fillings	30%	
Oral surgery	30%	1st year - 30% 2nd year - 20%
Endodontics	30%	3rd year - 10% 4th year - 0% <sup>2</sup>
Periodontics	30%	
Anesthesia	30%	
Class 3		
Restorative crowns	50%	50%
Partial & complete dentures	50%	50%
Implants & bridges	Not covered	50%
Orthodontia	50% <sup>1</sup>	Not covered
Features		
Provider network	Delta Dental Premier Network	
Balance bill	Participating dentists: no Nonparticipating dentists: yes	
Direct Option plan match	Direct Option 1F-FK	

<sup>1</sup> Only covered to treat cleft palate, with or without cleft lip for ages under 19.

<sup>2</sup> Under this plan, if the member visits the dentist at least once during the year, benefit payments will increase by 10% the following year. If the member does not visit the dentist at least once during the year, benefit payments will decrease by 10% the following year, but never fall below 70%.

## Limitations

### Class 1

- Bitewing X-rays once in a 12-month period
- Exam once in a six-month period
- Fluoride once in a six-month period under age 19 and once every 12 months if there is recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment for age 19+
- Full-mouth or panoramic X-rays once in a five-year period
- Prophylaxis (cleaning) or periodontal maintenance is covered once in any six-month period. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of two additional periodontal maintenances per year.
- Sealants limited to unrestored occlusal surface of permanent molars once per tooth in a five-year period except for evidence of clinical failure

### Class 2 and Class 3

- Athletic mouth guard covered at 50%, once in any 12-month period for members age 15 and under and once in any 24-month period age 16 and over
- Bridges once in a seven-year period age 19 and over
- Crowns and other cast restorations once in a seven-year period
- Crown-over-implant once per lifetime per tooth space
- Dentures once in a seven-year period age 16 and over
- IV sedation or general anesthesia only with surgical procedures
- Night guard (occlusal guard) covered at 100% once in a five year period, up to \$150 maximum
- Oral anesthesia medication permitted for members under age 19 when used during an in-office procedure
- Porcelain crowns on back teeth are limited to the amount for a full metal crown
- Scaling and root planing once in a two-year period
- Tooth colored fillings on back teeth are limited to the amount allowed for an amalgam restoration

## Exclusions

- Anesthetics, analgesics, hypnosis and medications, including nitrous oxide for adults
- Bridges not covered under age 19
- Charges above the maximum plan allowance
- Charting (including periodontal, gnathologic)
- Congenital or developmental malformations
- Cosmetic services
- Duplication and interpretation of X-rays
- Experimental or investigational treatment
- Hospital costs or other fees for facility or home care except for emergency care for members under age 19
- Implants under age 19
- Instructions or training (including plaque control and oral hygiene or dietary instruction)
- Orthodontia (exception for treatment of cleft palate under age 19)
- Over-the-counter athletic mouth guards and night guards are excluded.
- Precision attachments
- Rebuilding or maintaining chewing surfaces (misalignment or malocclusion) or stabilizing teeth
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Temporomandibular joint syndrome (TMJ)
- Treatment not dentally necessary

*These benefits and Delta Dental of Oregon policies are subject to change in order to be compliant with state and federal guidelines. This is a summary of the dental plan benefits and is not a contract. If there is any discrepancy between the information in this summary and the contract, it is the contract that will control.*