

2019 Dental plan benefit summary



Delta Dental of Oregon & Alaska

| Delta Dental PPO Bright Smiles | Ages 0 – 18 | | Ages 19+ | |
|--|--|---|---------------------|-------------------------|
| | In-network, you pay | Out-of-network, you pay | In-network, you pay | Out-of-network, you pay |
| Calendar year costs | | | | |
| Deductible per person | \$0 | | | |
| Out-of-pocket max per person (ages 0 – 18) | \$350 for one member / \$700 for two or more members (in-network only) | | | |
| Annual benefit max (age 19+) | N/A | | | |
| Class 1 | | | | |
| Exams and X-rays | 10% | 50% | Not covered | |
| Cleanings | 10% | 50% | Not covered | |
| Periodontal maintenance | 10% | 50% | Not covered | |
| Sealants | 10% | 50% | Not covered | |
| Topical fluoride | 10% | 50% | Not covered | |
| Class 2 | | | | |
| Space maintainers | 70% | 70% | Not covered | |
| Restorative fillings | 70% | 70% | Not covered | |
| Class 3 | | | | |
| Oral surgery | 70% | 70% | Not covered | |
| Endodontics | 70% | 70% | Not covered | |
| Periodontics | 70% | 70% | Not covered | |
| Restorative crowns | 70% | 70% | Not covered | |
| Bridges | Not covered | Not covered | Not covered | |
| Partial and complete dentures | 70% | 70% | Not covered | |
| Anesthesia | 70% | 70% | Not covered | |
| Orthodontia ¹ | 70% | 70% | Not covered | |
| Features | | | | |
| Provider network | Delta Dental PPO Network | All other providers | N/A | |
| Balance bill | Delta Dental PPO Network: No | Delta Dental Premier Network: No Nonparticipating: Yes | N/A | |

¹ Only medically necessary orthodontia to treat cleft palate is covered.

Limitations

Class 1

- Bitewing X-rays once in a 12-month period
- Exam once in a six-month period
- Fluoride once in a 6-month period
- 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 2 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 once in any 12-month period for members age 15 and under and once in any 24-month period age 16 and over
- Crowns and other cast restorations once in a seven-year period
- Crown over implant once per lifetime per tooth.
- Maximum of 4 crowns in a 7-year period.
- Dentures once in a seven-year period age 16 and over
- IV sedation or general anesthesia only with surgical procedures. Oral anesthesia only during an in-office procedure.
- Night guard (occlusal guard) covered at 100 percent once in a five year period, up to \$150 maximum
- Scaling and root planing is limited to once per quadrant in any 2-year period
- Porcelain crowns on back teeth are limited to the amount for a full metal crown

Exclusions

- Services for members age 19+
- Anesthetics, analgesics, hypnosis and most medications
- 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
- Implants
- Instructions or training (including plaque control and oral hygiene or dietary instruction)
- Orthodontia (exception for treatment of cleft palate)
- Over-the-counter night guards and athletic mouth guards are excluded
- 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 policies are subject to change in order to be compliant with state and federal guidelines. This summary is not a contract. If there is any discrepancy between the summary and the contract, it is the contract that will control.