

# 2020 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
<b>Calendar year costs</b>				
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			
<b>Class 1</b>				
Exams and X-rays	0%	40%	Not covered	
Cleanings	0%	40%	Not covered	
Periodontal maintenance	0%	40%	Not covered	
Sealants	0%	40%	Not covered	
Topical fluoride	0%	40%	Not covered	
<b>Class 2</b>				
Space maintainers	75%	75%	Not covered	
Restorative fillings	75%	75%	Not covered	
<b>Class 3</b>				
Oral surgery	75%	75%	Not covered	
Endodontics	75%	75%	Not covered	
Periodontics	75%	75%	Not covered	
Restorative crowns	75%	75%	Not covered	
Bridges	Not covered	Not covered	Not covered	
Partial and complete dentures	75%	75%	Not covered	
Anesthesia	75%	75%	Not covered	
Orthodontia <sup>1</sup>	75%	75%	Not covered	
<b>Features</b>				
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	

<sup>1</sup> 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
- Interim caries arresting medicament application is covered twice per tooth per year. Many restorations are not covered within 3 months of interim caries arresting medicament application.
- 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
- Porcelain crowns on back teeth are limited to the amount for a full metal crown
- Scaling and root planing is limited to once per quadrant in any 2-year period

## 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 or records
- 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
- Self treatment
- Services or supplies available under any city, county, state or federal law, except Medicaid
- Teledentistry, translation or sign language services are not covered as separate charges
- Temporomandibular joint syndrome (TMJ)
- Treatment before coverage begins or after coverage ends
- 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.*